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PLEASE RETURN
ANNUAL REPORT

OF THE

INSURANCE
DEPARTMENT

OF

MONTANA

FOR THE YEAR 1924

(Business of 1923)

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Annual Report
OF THE
Insurance Department
OF MONTANA

FOR THE YEAR 1924
(Business of 1923)

Showing Business Written, Premiums Received, Losses Incurred and Paid
by Life, Fire and Miscellaneous Insurance Companies and Fraternal
Societies Authorized to Transact Business During 1923, Business
Transacted in Montana by Fire and Life Companies During
1906-1923 and by Fraternal Societies During 1914-1923,
Inclusive and Other Data in Connection Therewith

OFFICE OF STATE AUDITOR

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Office of State Auditor

INSURANCE DEPARTMENT

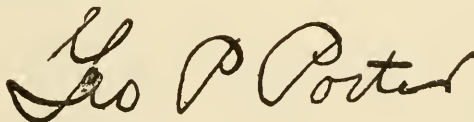
June 1, 1924

Hon. Jos. M. Dixon,
Governor of Montana,
Capitol.

Sir:-

I have the honor to submit herewith the annual report of the Insurance Department of the State of Montana, covering the insurance business transacted in the State by authorized companies, societies and associations for the year ending December 31, 1923.

Respectfully submitted,



State Auditor and Commissioner of Insurance Ex-Officio.

COMPANIES ADMITTED

(The following companies were admitted by this Department during the period extending from April 1, 1923, to April 1, 1924)

Fire

Albany Insurance Company, Albany, N. Y.
Commerce Insurance Company, Glens Falls, New York, N. Y.
Eagle Fire Company, New York, N. Y.
Employers' Fire Insurance Company, Boston, Massachusetts.
Export Insurance Company, 80 Maiden Lane, New York, N. Y.
Hampton Roads Fire & Marine Insurance Co., Norfolk, Virginia.
Manhattan Fire and Marine Insurance Company, New York, N. Y.
Pennsylvania Millers' Mutual Fire Insurance Company, Wilkes-Barre, Pennsylvania.
Philadelphia Fire & Marine Company, Philadelphia, Pennsylvania.
United Mutual Fire Insurance Company, Boston, Massachusetts.

Fire Reinsurance

East & West Insurance Company of New Haven, New Haven, Connecticut.
Iroquois Fire Insurance Company, Peoria, Illinois.
Lincoln Fire Insurance Company of New York, New York, N. Y.
Standard American Fire Insurance Company, Chicago, Illinois.

Life

Great Northern Life Insurance Company, Wausau, Wisconsin.
United States National Life and Casualty Company, Chicago, Illinois.

Miscellaneous

Benefit Association of Railway Employees, Chicago, Illinois.
Georgia Casualty Company, Macon, Georgia.
Globe Indemnity Company, New York, N. Y.
Independence Indemnity Company, Philadelphia, Pennsylvania.
Metropolitan Casualty Insurance Company of New York, N. Y.

Fraternal

The Fraternal Brotherhood, Los Angeles, California.

COMPANIES WITHDRAWN

(The following companies withdrew from the state during the period extending from April 1, 1923, to April 1, 1924)

Fire

Equity Mutual Insurance Company, Great Falls, Montana.
Federated Fire Reinsurance Company, Mason City, Iowa.
Importers & Exporters Insurance Company, New York, N. Y.
Knickerbocker Insurance Company, New York, N. Y.
North American National Insurance Company, Des Moines, Iowa.
Phenix Fire Insurance Company, Paris, France.

Fire Reinsurance

First Russian Insurance Company, Petrograd, Russia.
Globe National Fire Insurance Company, Sioux City, Iowa.
Great Union Fire & Marine Insurance Company, New Orleans, Louisiana.
Iowa National Fire Insurance Company, Des Moines, Iowa.
Moscow Fire Insurance Company, Moscow, Russia.
Russian Reinsurance Company, Petrograd, Russia.
Salamandra Insurance Company, Petrograd, Russia.
Scandinavian American Assurance Corporation, Ltd., Christiania, Norway.

Life

Commonwealth Life Insurance Company of Nebraska, Omaha, Nebraska.
First National Life Insurance Company, Pierre, South Dakota.

Miscellaneous

Lincoln Accident & Life Company, Lincoln, Nebraska.

CHANGED FROM REINSURANCE TO DIRECT WRITING COMPANY

American National Fire Insurance Company, Columbus, Ohio.

NAME CHANGED

Royal Union Life Insurance Company, Des Moines, Iowa.
(Formerly State Life Insurance Company)
General Reinsurance Corporation, New York, N. Y.
(Formerly General Casualty & Surety Reinsurance Corporation)
The Homesteaders Life Association, Des Moines, Iowa.
(Formerly The Homesteaders)

**THE FOLLOWING COMPANIES WERE AUTHORIZED TO TRANSACT BUSINESS
IN MONTANA ON APRIL 1, 1924**

Fire

Aetna Insurance Company, Hartford, Conn.
Agricultural Insurance Co., Watertown, N. Y.
Albany Insurance Co., Albany, N. Y.
Alliance Insurance Co., Philadelphia, Pa.
American Alliance Insurance Co., New York, N. Y.
American Central Insurance Co., St. Louis, Mo.
American Eagle Fire Insurance Co., New York, N. Y.
American Equitable Assurance Co., New York, N. Y.
American Insurance Co., Newark, N. J.
American National Fire Insurance Co., Columbus, Ohio.
Atlas Assurance Company, Ltd., London, England.
Automobile Insurance Company of Hartford, Hartford, Conn.
Bankers' & Shippers' Insurance Co., New York, N. Y.
Boston Insurance Co., Boston, Mass.
British America Assurance Co., Toronto, Canada.
Caledonian Insurance Co., Edinburgh, Scotland.
California Insurance Co., San Francisco, Cal.
Camden Fire Insurance Association, Camden, N. J.
Citizens' Insurance Co., St. Louis, Mo.
Columbia Insurance Co., Jersey City, N. J.
Commerce Insurance Co., Glens Falls, N. Y.
Commercial Union Assurance Co., Ltd., London, England.
Commercial Union Fire Insurance Co., New York, N. Y.
Commonwealth Insurance Co., New York, N. Y.
Concordia Fire Insurance Co., Milwaukee, Wis.
Connecticut Fire Insurance Co., Hartford, Conn.
Continental Insurance Co., New York, N. Y.
County Fire Insurance Co., Philadelphia, Pa.
Detroit Fire & Marine Insurance Co., Detroit, Mich.
Eagle Fire Co., New York, N. Y.
Eagle Star & British Dominions Insurance Co., Ltd., London, England.
Employers' Fire Insurance Co., Boston, Mass.
Equitable Fire & Marine Insurance Co., Providence, R. I.
Eureka-Security Fire & Marine Insurance Co., Cincinnati, Ohio.
Export Insurance Co., New York, N. Y.
Federal Insurance Company, Jersey City, N. J.
Fidelity-Phenix Fire Insurance Co., New York, N. Y.
Fire Association of Philadelphia, Philadelphia, Pa.
Fireman's Fund Insurance Co., San Francisco, Cal.
Firemen's Insurance Co., Newark, N. J.
Fitchburg Mutual Fire Insurance Co., Fitchburg, Mass.
Franklin Fire Insurance Co., Philadelphia, Pa.
General Fire Assurance Co., Paris, France.
Girard Fire & Marine Insurance Co., Philadelphia, Pa.
Glens Falls Insurance Co., Glens Falls, N. Y.
Globe & Rutgers Fire Insurance Co., New York, N. Y.
Grain Dealers' National Mutual Fire Insurance Co., Indianapolis, Ind.
Great American Insurance Co., New York, N. Y.
Hampton Roads Fire & Marine Insurance Co., Norfolk, Virginia.
Hanover Fire Insurance Co., New York, N. Y.
Hardware Dealers' Mutual Fire Insurance Co., Stevens Point, Wis.
Hartford Fire Insurance Co., Hartford, Conn.
Hawkeye Securities Fire Insurance Co., Des Moines, Iowa.
Home Fire & Marine Insurance Co., San Francisco, Cal.
Home Insurance Co., New York, N. Y.
Hudson Insurance Co., New York, N. Y.
Imperial Assurance Co., New York, N. Y.
Insurance Company of North America, Philadelphia, Pa.
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.
Law Union & Rock Insurance Co., Ltd., London, England.
Liverpool & London & Globe Insurance Co., Ltd., Liverpool, England.
London Assurance Corporation, London, England.
London & Lancashire Insurance Co., Ltd., Liverpool, England.
London & Provincial Marine & General Insurance Co., Ltd., London, England.
Manhattan Fire & Marine Insurance Co., New York, N. Y.

Maryland Motor Car Insurance Co., Baltimore, Md.
Massachusetts Fire and Marine Insurance Co., Boston, Mass.
Mechanics' Insurance Co., Philadelphia, Pa.
Mercantile Insurance Company of America, New York, N. Y.
Merchants' Fire Insurance Co., Denver, Colo.
Merchants' Fire Assurance Corporation, New York, N. Y.
Michigan Fire & Marine Insurance Co., Detroit, Mich.
Michigan Millers' Mutual Fire Insurance Co., Lansing, Mich.
Millers' Mutual Fire Insurance Association of Illinois, Alton, Ill.
Millers' National Insurance Co., Chicago, Ill. (Mutual.)
Mill Owners' Mutual Fire Insurance Co., Des Moines, Iowa.
Milwaukee Mechanics' Insurance Co., Milwaukee, Wis.
Minneapolis Fire & Marine Insurance Co., Minneapolis, Minn.
Minnesota Implement Mutual Fire Insurance Co., Owatonna, Minn.
National-Ben Franklin Fire Insurance Co., Pittsburgh, Pa.
National Fire Insurance Co., Hartford, Conn.
National Liberty Insurance Company of America, New York, N. Y.
National Security Fire Insurance Co., Omaha, Neb.
National Union Fire Insurance Co., Philadelphia, Pa.
Netherlands Fire & Life Insurance Co., The Hague, Holland.
Newark Fire Insurance Co., Newark, N. J.
New Hampshire Fire Insurance Co., Manchester, N. H.
New Jersey Insurance Co., Newark, N. J.
New Zealand Insurance Company, Ltd., Auckland, N. Z.
Niagara Fire Insurance Co., New York, N. Y.
North British & Mercantile Insurance Co., Ltd., London and Edinburgh.
North China Insurance Co., Ltd., Shanghai, China.
North River Insurance Co., New York, N. Y.
Northern Assurance Co., Ltd., London, England.
Northern Insurance Co., New York, N. Y.
Northwestern Fire & Marine Insurance Co., Minneapolis, Minn.
Northwestern Mutual Fire Association, Seattle, Wash.
Northwestern National Insurance Co., Milwaukee, Wis.
Norwich Union Fire Insurance Society, Ltd., Norwich, England.
Ohio Millers' Mutual Fire Insurance Co., Canton, Ohio.
Orient Insurance Co., Hartford, Conn.
Pacific Fire Insurance Co., New York, N. Y.
Pacific States Fire Insurance Co., Portland, Oregon.
Palatine Insurance Co., Ltd., London, England.
Patriotic Insurance Company of America, New York, N. Y.
Pennsylvania Fire Insurance Co., Philadelphia, Pa.
Pennsylvania Millers' Mutual Fire Insurance Co., Wilkesbarre, Pa.
Philadelphia Fire & Marine Insurance Co., Philadelphia, Pa.
Phoenix Assurance Co., Ltd., London, England.
Phoenix Insurance Co., Hartford, Conn.
Providence-Washington Insurance Co., Providence, R. I.
Queen Insurance Co. of America, New York, N. Y.
Queensland Insurance Co., Ltd., Sydney, Australia.
Reliance Insurance Co., Philadelphia, Pa.
Retail Hardware Mutual Fire Insurance Co., Minneapolis, Minn.
Rhode Island Insurance Co., Providence, R. I.
Richmond Insurance Co. of New York, New York, N. Y.
Rocky Mountain Fire Insurance Co., Great Falls, Mont.
Royal Exchange Assurance, London, England.
Royal Insurance Co., Ltd., Liverpool, England.
Safeguard Insurance Co. of New York, New York, N. Y.
Scottish Union & National Insurance Co., Edinburgh, Scotland.
Security Insurance Co., New Haven, Conn.
South British Insurance Co., Ltd., Auckland, N. Z.
Springfield Fire & Marine Insurance Co., Springfield, Mass.
St. Paul Fire & Marine Insurance Co., St. Paul, Minn.
Standard Fire Insurance Co., Hartford, Conn.
Star Insurance Co. of America, New York, N. Y.
State Assurance Co., Ltd., Liverpool, England.
Sterling Fire Insurance Co., Indianapolis, Ind.
Stuyvesant Insurance Co., New York, N. Y.
Sun Insurance Office, London, England.
Superior Fire Insurance Co., Pittsburgh, Pa.
Svea Fire & Life Insurance Co., Gothenburg, Sweden.

Tokio Marine & Fire Insurance Co., Ltd., Tokio, Japan.
Twin City Fire Insurance Co., Minneapolis, Minn.
Union Assurance Society, Ltd., London, England.
Union Insurance Society of Canton, Ltd., Hong Kong, China.
United Mutual Fire Insurance Co., Boston, Mass.
United States Fire Insurance Co., New York, N. Y.
Urbaine Fire Insurance Co., Paris, France.
Utah Home Fire Insurance Co., Salt Lake City, Utah.
Victory Insurance Co., Philadelphia, Pa.
Westchester Fire Insurance Co., New York, N. Y.
Western Assurance Co., Toronto, Canada.
World Auxiliary Insurance Corporation, Ltd., London, England.
Yorkshire Insurance Co., Ltd., York, England.

Domestic Mutuels

(Organized under the provisions of Sections 6170 to 6184, R. C. 1921)
Ranchers' Hail & Fire Insurance Co., Great Falls, Mont.

Fire Reinsurance Companies

Alpha General Insurance Co., Ltd., Calcutta, India.
American Fire Insurance Corporation, New York, N. Y.
Anchor Insurance Co. of New York, New York, N. Y.
Baltica Insurance Co., Ltd., Copenhagen, Denmark.
Berkshire Mutual Fire Insurance Co., Pittsfield, Mass.
British General Insurance Co., Ltd., London, England.
Capital Fire Insurance Co., Concord, N. H.
Central States Fire Insurance Co., Wichita, Kansas.
Chicago Fire & Marine Insurance Co., Chicago, Ill.
Christiania General Insurance Co., Christiania, Norway.
City Insurance Co., Sunbury, Pa.
City of New York Insurance Co., New York, N. Y.
Columbian National Fire Insurance Co., Lansing, Mich.
Consolidated Assurance Co., Ltd., London, England.
Cuban National Insurance Co. (La Cubana Compania Nacional de Seguros), Havana, Cuba.
Detroit National Fire Insurance Co., Detroit, Mich.
Dixie Fire Insurance Co., Greensboro, N. C.
Eagle Fire Insurance Co., Newark, N. J.
East & West Insurance Co. of New Haven, New Haven, Conn.
Equitable Fire Insurance Co., Charleston, S. C.
Farmers' Fire Insurance Co., York, Pa.
Fire Reassurance Co. of New York, New York, N. Y.
Granite State Fire Insurance Co., Portsmouth, N. H.
International Insurance Co., New York, N. Y.
Inter-Ocean Reinsurance Co., Cedar Rapids, Iowa.
Inter State Fire Insurance Co., Detroit, Mich.
Iroquois Fire Insurance Co., Peoria, Ill.
Lincoln Fire Insurance Co. of New York, New York, N. Y.
Marquette National Fire Insurance Co., Chicago, Ill.
Metropolitan National Insurance Co., Havana, Cuba.
New England Fire Insurance Co., Pittsfield, Mass.
New India Assurance Co., Ltd., Bombay, India.
Nippon Fire Insurance Co., Ltd., Tokio, Japan.
Nordisk Reinsurance Co., Ltd., Copenhagen, Denmark.
Northern Insurance Co., Moscow, Russia.
Old Colony Insurance Co., Boston, Mass.
Osaka Marine & Fire Insurance Co., Ltd., Osaka, Japan.
Paternelle Fire Insurance Co., Ltd., Paris, France.
Pawtucket Mutual Fire Insurance Co., Pawtucket, R. I.
Preferred Risk Fire Insurance Co., Kansas City, Kansas.
Prudentia Re and Coinsurance Co., Ltd., Zurich, Switzerland.
Prudential Insurance Co. of Great Britain, New York, N. Y.
Reinsurance Company Salamandra, Copenhagen, Denmark.
Reliable Fire Insurance Co., Dayton, Ohio.
Rossia Insurance Co. of America, Hartford, Conn.
Savannah Fire Insurance Co., Savannah, Ga.
Second Russian Insurance Co., Petrograd, Russia.
Skandia Insurance Co., Stockholm, Sweden.
Skandinavia Insurance Co., Ltd., Copenhagen, Denmark.

South Carolina Insurance Co., Columbia, S. C.
Southern Home Insurance Co., Charleston, S. C.
Standard American Fire Insurance Co., Chicago, Ill.
Swiss Reinsurance Co., Zurich, Switzerland.
Union & Phenix Espanol Insurance Co., Madrid, Spain.
Union Hispano Americana Fire & Marine Insurance Co., New York, N. Y.
Union Reserve Insurance Co., New York, N. Y.
Warsaw Insurance Co., Ltd., Warsaw, Poland.
Wheeling Fire Insurance Co., Wheeling, West Virginia.

Domestic Mutual Fire, Hail and Lightning Companies

(Organized and licensed under a special act, Sections 6185 to 6205, R. C. 1921, and confining their business to the county in which they were organized, and adjacent counties, purely mutual in character)

Cascade County Farmers' Mutual Insurance Co., Great Falls, Mont.
Equity Farmers' Mutual Insurance Co. of Hill Co., Rudyard, Mont.
Farmers' Mutual Fire Insurance Co. of Sheridan and Roosevelt Counties, Dagmar, Montana.
Farmers' Mutual Fire & Lightning Association of Fergus County, Lewistown, Mont.
Farmers' Mutual Fire & Lightning Insurance Co. of Wibaux, Fallon, Dawson, Custer and Richland Counties, Wibaux, Mont.
Farmers' Mutual Fire Insurance Association of Ravalli County, Corvallis, Mont.
Finnish Mutual Fire Insurance Co. of Carbon County, Red Lodge, Mont.
Flathead Farmers' Mutual Insurance Co., Kalispell, Mont.
Mutual Fire & Lightning Insurance Co. of Richland County, Sidney, Mont.
Rural Mutual Fire Insurance Co. of Missoula County, Missoula, Mont.
Toole County Farmers' Union Mutual Rural Fire Insurance Co., Shelby, Mont.
Yellowstone County Mutual Rural Insurance Association, Billings, Mont.

Life Companies

Aetna Life Insurance Company, Hartford, Conn.
Bankers' Life Co., Des Moines, Ia.
Bankers' Reserve Life Co., The, Omaha, Neb.
Capitol Life Insurance Co. of Colorado, Denver, Colo.
Central Life Assurance Society of the U. S. (Mutual), Des Moines, Ia.
Central States Life Insurance Co., St. Louis, Mo.
Continental Life Insurance Co., Kansas City, Mo.
Dakota Life Insurance Co., Watertown, S. D.
Equitable Life Assurance Society of U. S., New York, N. Y.
Equity Life Insurance Co., Great Falls, Mont.
Federal Life Insurance Co., Chicago, Ill.
Great Northern Life Insurance Co., Grand Forks, N. D.
Great Northern Life Insurance Co., Wausau, Wis.
International Life Insurance Co., St. Louis, Mo.
Kansas City Life Insurance Co., Kansas City, Mo.
Lincoln National Life Insurance Co., Fort Wayne, Ind.
Manhattan Life Insurance Co., New York, N. Y.
Merchants' Life Insurance Co., Des Moines, Iowa.
Metropolitan Life Insurance Co., New York, N. Y.
Minnesota Mutual Life Insurance Co., St. Paul, Minn.
Missouri State Life Insurance Co., St. Louis, Mo.
Montana Life Insurance Co., Helena, Mont.
Mutual Benefit Life Insurance Co., Newark, N. J.
Mutual Life Insurance Co. of New York, New York, N. Y.
Mutual Trust Life Insurance Co., Chicago, Ill.
National Life Insurance Co., Montpelier, Vt.
National Life Insurance Co. of the U. S. A., Chicago, Ill.
New World Life Insurance Co., Spokane, Wash.
New York Life Insurance Co., New York, N. Y.
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.
Northwestern National Life Insurance Co., Minneapolis, Minn.
Occidental Life Insurance Co., Los Angeles, Cal.
Pacific Mutual Life Insurance Co., Los Angeles, Cal.
Penn Mutual Life Insurance Co., Philadelphia, Pa.
Prudential Insurance Co. of America, Newark, N. J.
Royal Union Life Insurance Co., Des Moines, Iowa.
State Life Insurance Co. of Montana, Great Falls, Mont.
Travelers' Insurance Co., Hartford, Conn.

Union Central Life Insurance Co., Cincinnati, Ohio.
United States National Life & Casualty Co., Chicago, Ill.
West Coast Life Insurance Co., San Francisco, Cal.
Western Union Life Insurance Co., Spokane, Wash.

Life Reinsurance Companies

American Central Life Insurance Co., Indianapolis, Ind.
Reinsurance Life Co. of America, Des Moines, Iowa.

Miscellaneous

Aetna Casualty & Surety Co., Hartford, Conn.
Aetna Life Insurance Co., Hartford, Conn. (Health and Accident.)
American Surety Co. of New York, New York, N. Y.
Benefit Association of Railway Employees, Chicago, Ill.
Continental Casualty Co., Hammond, Ind.
Continental Life Insurance Co., Kansas City, Mo. (Health and Accident.)
Employers' Indemnity Corporation, Kansas City, Mo.
Employers' Liability Assurance Corporation, Ltd., London, England.
Equitable Life Assurance Society of U. S., New York, N. Y. (Health and Accident.)
Federal Casualty Co., Detroit, Mich.
Federal Life Insurance Co., Chicago, Ill. (Health and Accident.)
Federal Surety Co., Davenport, Ia.
Fidelity & Casualty Co., New York, N. Y.
Fidelity & Deposit Co. of Maryland, Baltimore, Md.
Georgia Casualty Co., Macon, Ga.
Globe Indemnity Co., New York, N. Y.
Great Northern Life Insurance Co., Wausau, Wis. (Health and Accident.)
Hartford Accident & Indemnity Co., Hartford, Conn.
Hartford Livestock Insurance Co., New York, N. Y.
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.
Indemnity Insurance Co. of North America, Philadelphia, Pa.
Independence Indemnity Co., Philadelphia, Pa.
Integrity Mutual Casualty Co., Chicago, Ill.
Lloyds Plate Glass Insurance Co., New York, N. Y.
London Guarantee & Accident Co., Ltd., London, England.
Loyal Protective Insurance Co., Boston, Mass.
Maryland Casualty Co., Baltimore, Md.
Massachusetts Bonding & Insurance Co., Boston, Mass.
Massachusetts Protective Association, Worcester, Mass.
Metropolitan Casualty Insurance Co., New York, N. Y.
Metropolitan Life Insurance Co., New York, N. Y. (Health and Accident.)
Missouri State Life Insurance Co., St. Louis, Mo. (Health and Accident.)
National Casualty Co., Detroit, Mich.
National Life Insurance Co. of U. S. A., Chicago, Ill. (Health and Accident.)
National Surety Co., New York, N. Y.
New York Plate Glass Insurance Co., New York, N. Y.
North American Accident Insurance Co., Chicago, Ill.
Occidental Life Insurance Co., Los Angeles, Cal. (Health and Accident.)
Ocean Accident & Guarantee Corporation, Ltd., London, England.
Pacific Mutual Life Insurance Co., Los Angeles, Cal. (Health and Accident.)
Preferred Accident Insurance Co., New York, N. Y.
Royal Indemnity Co., New York, N. Y.
Southern Surety Co., Des Moines, Iowa.
Standard Accident Insurance Co., Detroit, Mich.
State Farmers' Mutual Hail Insurance Co., Waseca, Minn.
Travelers' Insurance Co., Hartford, Conn. (Health and Accident.)
United States Casualty Co., New York, N. Y.
United States Fidelity & Guaranty Co., Baltimore, Md.
United States National Life and Casualty Co., Chicago, Ill. (Health and Accident.)
Western Casualty Co., The, Denver, Colo.

Miscellaneous Reinsurance Companies

European General Reinsurance Co., Ltd., London, England.
First Reinsurance Co. of Hartford, Hartford, Conn.
General Reinsurance Corporation, New York, N. Y.

Fraternal Societies

Aid Association for Lutherans, Appleton, Wis.
Ancient Order of United Workmen, Fargo, N. D.
Catholic Knights of America, St. Louis, Mo.
Catholic Order of Foresters, Chicago, Ill.
Court of Honor Life Association, Springfield, Ill.
Croatian League of Illinois, Chicago, Ill.
Degree of Honor Protective Association, St. Paul, Minn.
Fraternal Aid Union, Lawrence, Kansas.
Fraternal Brotherhood, The, Los Angeles, Cal.
Grand Aerie Fraternal Order of Eagles, Kansas City, Mo.
Grand Carniolian Slovenian Catholic Union, Joliet, Ill.
Homesteaders Life Association, The, Des Moines, Iowa.
Independent Order of Foresters, Toronto, Canada.
Knights of Columbus, New Haven, Conn.
Knights of Pythias, Supreme Lodge, Indianapolis, Ind.
Ladies' Catholic Benevolent Association, Erie, Pa.
Ladies of the Maccabees, Port Huron, Mich.
Lutheran Brotherhood, Minneapolis, Minn.
Maccabees, The, Detroit, Mich.
Modern Brotherhood of America, Mason City, Ia.
Modern Woodmen of America, Rock Island, Ill.
National Croatian Society of U. S. A., Pittsburgh, Pa.
National Slovak Society of U. S. A., Pittsburgh, Pa.
National Union Assurance Society, Toledo, Ohio.
Neighbors of Woodcraft, Portland, Ore.
Railway Mail Association, Portsmouth, N. H.
Royal Arcanum, Boston, Mass.
Royal Highlanders, Lincoln, Neb.
Royal Neighbors of America, Rock Island, Ill.
Security Benefit Association, Topeka, Kansas.
Sons of Norway, Minneapolis, Minn.
South Slavonic Catholic Union, Ely, Minn.
United Artisans, Portland, Ore.
United Commercial Travelers of America, The Order of, Columbus, Ohio.
United Order of Americans, Milwaukee, Wis.
Western Bohemian Fraternal Association, Cedar Rapids, Iowa.
Woman's Benefit Association of the Maccabees, Port Huron, Mich.
Woodmen of the World, Denver, Colo.
Yeomen, Brotherhood of American, Des Moines, Iowa.

ASSESSMENT COMPANIES

Life

Guarantee Fund Life Association, Omaha, Neb.
Illinois Bankers' Life Association, Monmouth, Ill.

Miscellaneous

Inter-State Business Men's Accident Association, Des Moines, Iowa.
Mutual Benefit Health & Accident Association, Omaha, Neb.

COMPARATIVE STATEMENT.

Receipts for the Insurance Years Ending December 31st.

	1922		1923	
Agents' Licenses@ \$ 5.00	9,280	\$ 46,400.00	8,977	\$ 44,885.00
Annual Statements@ 25.00	310	7,750.00	326	8,150.00
Taxes on Gross Premiums.....		225,411.33		230,327.92
Filing Charters & First Papers.....@ 300.00	10	3,000.00	24	7,200.00
Fraternal Order Fees.....@ 10.00	41	410.00	41	410.00
Fire Marshal Fund		8,949.99		9,157.60
Miscellaneous Receipts		1,386.00		1,557.00
Totals—		\$293,307.32		\$301,687.52

SUMMARY OF COMPANIES.

Doing Business in the State April 1, 1924.

Fire Companies	147
*Domestic Mutuals (Fire)	1
Fire Reinsurance Companies	58
Life Insurance Companies	42
Assessment Life Insurance Companies.....	2
Life Reinsurance Companies	2
Miscellaneous Insurance Companies	52
Miscellaneous Reinsurance Companies	3
Fraternal Insurance Societies	39
**Farmers' Mutual Insurance Companies	12
	358

*Organized under the provisions of Sections 6170 to 6184 R. C. 1921.

**Organized under the provisions of Sections 6185 to 6205 R. C. 1921.

LIFE INSURANCE.

Insurance in force December 31, 1922, 77,921 policies.....	\$173,967,539.86
Insurance issued during year 1923.....	33,931,679.47
Total.....	\$207,899,219.33
Insurance ceased to be in force, 1923.....	23,995,316.65
Insurance in force December 31, 1923, 81,974 policies.....	\$183,903,902.68

	1922	1923	Increase
Insurance in force	\$173,967,539.86	\$183,903,902.68	\$9,936,362.82
Amount of policies issued	27,200,081.52	33,931,679.47	6,731,597.95
Number of policies issued.....	10,839	12,944	2,105
Premium receipts	5,419,193.70	5,228,919.38 *	190,274.32
Losses incurred	1,446,399.00	1,361,249.63 *	85,149.37
Losses Paid	1,420,777.88	1,352,008.02 *	68,769.86

*Decrease

ASSESSMENT LIFE INSURANCE.

Insurance in force December 31, 1922, 1,959 policies.....	\$ 6,202,746.10
Insurance issued during year 1923.....	1,042,000.00
Total.....	\$ 7,244,746.10
Insurance ceased to be in force, 1923.....	1,345,098.10
Insurance in force December 31, 1923, 1,940 policies.....	\$ 5,899,648.00
Decrease in Assessment Life Business in force over 1922.....	\$ 303,098.10

INDUSTRIAL BUSINESS.

Insurance in force December 31, 1922, 55,688 policies.....	\$ 7,599,618.00
Insurance issued during year 1923.....	2,751,353.00
Total.....	\$ 10,350,971.00
Insurance ceased to be in force, 1923.....	1,437,860.00
Insurance in force December 31, 1923, 64,629 policies.....	\$ 8,913,111.00
Increase in Industrial business in force over 1922.....	\$ 1,313,493.00

LEGAL RESERVE, INDUSTRIAL AND ASSESSMENT LIFE COMPANIES.

Total insurance in force December 31, 1922, 135,568 policies.....	\$187,769,903.96
Total insurance in force December 31, 1923, 148,543 policies.....	198,716,661.68
Increase of Life business, all classes, over 1922.....	\$ 10,946,757.72

FIRE INSURANCE.

	1922	1923	Decrease
Net Risks Written	\$278,406,993.74	\$267,838,085.00	\$ 10,568,908.74
Net Premium Receipts	4,421,708.06	4,418,336.35	3,371.71
Fire Losses Paid	2,763,225.08	2,697,293.63	65,931.45
Fire Losses Incurred	2,838,486.28	2,435,173.87	403,312.41

MISCELLANEOUS BUSINESS.

Premiums Received.

Accident	\$ 449,850.85
Health	71,789.22
Auto Liability	144,730.20
Liability other than Auto.....	44,498.85
Workmen's Compensation	136,718.40
Fidelity	112,769.54
Surety	218,666.89
Burglary and Theft	43,555.92
Automobile and Team Property Damage.....	67,224.14
Plate Glass	63,780.24
Steam Boiler	9,282.91
Sprinkler	401.70
Livestock	6,262.07
Miscellaneous	3,013.95
<hr/>	
Miscellaneous Business 1923	\$ 1,372,544.88
Miscellaneous Business 1922	1,188,666.62
<hr/>	
Increase.....	\$ 183,878.26

RECAPITULATION OF PREMIUMS RECEIVED BY ALL COMPANIES.

Fire Companies	\$ 4,418,336.35
Life Companies	5,228,919.38
Assessment Life Companies	105,715.95
Industrial Insurance	343,708.19
Miscellaneous Companies	1,372,544.88
Fraternal Societies	1,009,849.27
<hr/>	
Total Premiums Received 1923.....	\$12,479,074.02
Total Premiums Received 1922.....	12,481,059.92
<hr/>	
Decrease.....	\$ 1,985.90

SECURITIES ON DEPOSIT.

January 1st, 1924.

As provided Under Sections 6258 and 6261, Revised Codes 1921.

EQUITY LIFE INSURANCE CO., Great Falls..... \$ 106,305.71

Detail.

First Mortgages on Real Estate.....	\$ 44,900.00
U. S. Liberty Bonds.....	46,100.00
Municipal Bonds and Warrants.....	15,305.71
	<hr/>
	\$ 106,305.71

MONTANA LIFE INSURANCE CO., Helena..... \$3,555,419.20

Detail.

First Mortgages on Real Estate.....	\$1,562,179.90
U. S. Liberty Bonds and Notes.....	742,200.00
Municipal Bonds and Warrants.....	923,951.95
Corporation Bonds	116,500.00
Policy Loans	210,587.35
	<hr/>
	\$3,555,419.20

STATE LIFE INSURANCE CO., Great Falls..... \$ 378,462.71

Detail.

First Mortgages on Real Estate.....	\$ 219,950.00
U. S. Liberty Bonds and Certificates.....	36,900.00
Municipal Bonds and Warrants.....	88,624.86
Loans secured by collateral	9,250.00
Policy Loans	15,737.85
Corporation Bonds	8,000.00
	<hr/>
	\$ 378,462.71

TOTAL.....	<hr/>	\$4,040,187.62
		<hr/>

SUMMARY.

First Mortgages on Real Estate.....	\$1,827,029.90
U. S. Securities	825,200.00
Municipal Securities	1,027,882.52
Corporation Bonds	124,500.00
Collateral Loans	9,250.00
Policy Loans	226,325.20
	<hr/>

TOTAL.....	<hr/>	\$4,040,187.62
		<hr/>

T A B L E S
OF
Fire, Life, Miscellaneous and Fraternal
Business

LIFE INSURANCE Statement Showing Business Transacted in Montana for the Cal

NAME	Insurance Written	
	1922	
	Policies Issued	Amount
Aetna (Conn.)	82	\$ 512,233.69
Bankers (Iowa)	609	2,094,981.00
Bankers (Neb.)	7	13,696.25
Capitol (Colo.)	14	33,500.00
Central (Iowa)	432	958,630.00
Central (Mo.)	41	153,000.00
Continental (Mo.)	206	412,214.00
Dakota (S. D.)	11	66,806.35
Equity (Mont.)	15	29,500.00
Equitable (N. Y.)	848	2,020,356.00
Federal (Ill.)	12	17,000.00
First National (S. D.)	128	303,500.00
Great Northern (N. D.)	1	1,000.00
Great Northern (Wis.)		
International (Mo.)	141	421,839.00
Kansas City (Mo.)	117	489,500.00
Lincoln National (Ind.)	662	966,499.00
Manhattan (N. Y.)	130	314,386.00
Merchants (Iowa)	1	1,500.00
Metropolitan (N. Y.)	1,981	2,501,447.00
Minnesota Mutual (Minn.)	90	368,570.00
Missouri State (Mo.)	9	28,952.00
Montana (Mont.)	957	2,713,610.00
Mutual Benefit (N. J.)	94	249,214.00
Mutual (N. Y.)	460	1,607,651.80
Mutual Trust (Ill.)	139	362,612.00
National (Vt.)	155	399,564.67
National (Ill.)	* 5	* 6,652.24
New World (Wash.)	99	234,480.00
New York (N. Y.)	1,640	4,378,291.00
Northwestern Mutual (Wis.)	124	660,417.00
Northwestern National (Minn.)	491	1,477,192.00
Occidental (Cal.)		
Pacific Mutual (Cal.)	247	747,219.00
Penn Mutual (Pa.)	77	333,056.00
Prudential (N. J.)	310	871,165.00
Royal Union (Iowa)	28	79,000.00
State (Mont.)	227	622,500.00
Travelers' (Conn.)	128	457,117.00
Union Central (Ohio)	54	155,500.00
U. S. Natl. Life & Cas. Co. (Ill.)	1	
West Coast (Cal.)	1	1,000.00
Western Union (Wash.)	72	140,034.00
TOTALS.....	10,835	\$27,192,081.52

INDUSTRIAL BUSINESS

Metropolitan (N. Y.)	16,344	\$ 2,288,882.00
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ASSESSMENT LIFE ASSOCIATIONS

Guarantee Fund (Neb.)	296	\$ 1,007,500.00
Illinois Bankers (Ill.)	78	171,500.00
AGGREGATE.....	27,553	\$30,659,963.52

*Deduct

CE COMPANIES

TABLE "A"

endar Year 1923 and Exhibiting Comparisons With Previous Year

Insurance Written		Premiums Received		
1923		1922	1923	
Policies Issued	Amount	Amount	Ordinary	Group
154	\$ 2,953,139.80	\$ 62,480.88	\$ 71,334.52	\$ 691.39
853	3,036,291.00	166,245.11	201,138.43	.....
114	423,981.00	33,821.80	46,753.88	.....
102	187,500.00	12,917.65	19,821.26	.....
500	905,967.04	191,885.75	175,709.12	.....
40	111,000.00	27,946.20	24,664.25	.....
182	364,285.00	98,639.44	100,838.95	.....
10	62,694.30	21,902.13	19,491.25	.....
114	219,500.00	3,604.18	11,523.81	.....
1,267	2,860,800.00	305,386.34	308,725.08	30,408.12
206	318,000.00	980.08	3,035.67	.....
58	132,500.00	34,741.52	29,020.57	.....
1	5,000.00	5,173.98	4,671.81	.....
134	427,038.00	93,192.01	89,360.89	.....
149	427,000.00	44,167.35	42,550.09	.....
363	744,296.00	93,005.45	95,838.96	.....
115	259,868.00	56,894.51	55,230.14	.....
21	46,000.00	11,100.77	11,725.39	.....
2,454	4,207,553.00	730,532.52	480,885.78	10,009.92
121	421,546.00	62,969.84	63,636.47	.....
15	101,214.00	20,502.62	18,008.30	368.65
832	2,089,970.00	722,886.76	691,802.90	.....
107	242,075.00	79,083.78	76,744.21	.....
670	1,996,095.12	377,842.54	376,216.12	.....
141	328,962.00	14,217.65	17,382.08	.....
81	249,350.29	84,258.66	86,980.09	.....
* 4	15,707.92	28,512.13	26,533.12	.....
66	148,200.00	84,064.17	71,115.52	.....
1,877	4,002,818.00	861,712.01	905,275.07	.....
194	851,500.00	261,128.36	245,870.95	.....
513	1,279,887.00	204,252.22	180,218.29	.....
66	126,000.00	.....	3,421.63	.....
293	899,256.00	64,789.06	80,819.96	.....
238	813,613.00	62,109.52	76,470.94	.....
204	773,429.00	149,088.55	156,339.50	4,021.27
78	216,000.00	4,171.04	12,949.45	.....
326	730,000.00	116,184.39	106,488.93	.....
241	800,143.00	30,614.01	37,646.54	673.07
41	122,000.00	41,186.63	41,096.73	.....
1	1,000.00	4,181.02	4,128.15	.....
6	30,500.00	128,000.85	111,282.16	.....
12,944	\$33,931,679.47	\$ 5,396,373.48	\$ 5,182,746.96	\$46,172.42

INDUSTRIAL BUSINESS

18,693	\$ 2,751,353.00	\$ 296,299.84	\$ 343,708.19
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ASSESSMENT LIFE ASSOCIATIONS

266	\$ 759,500.00	\$ 100,202.27	\$ 89,912.25
107	282,500.00	13,080.13	15,803.70
32,010	\$37,725,032.47	\$ 5,805,946.72	\$ 5,678,343.52	.....

LIFE INSURANCE

Statement Showing Business Transacted in Montana for the Cal

NAME	Losses Incurred During 1923		Losses Paid During 1923	
	No.	Amount	No.	Amount
Aetna (Conn.)	19	\$ 31,523.00	20	\$ 31,679.00
Bankers (Iowa)	40	87,586.00	45	101,646.00
Bankers (Neb.)	6	14,653.00	6	14,653.00
Capitol (Colo.) .....	.....	.....	.....	.....
Central (Iowa)	5	10,530.00	8	13,530.00
Central (Mo.) .....	.....	.....	.....	.....
Continental (Mo.)	14	25,187.33	14	25,187.33
Dakota (S. D.)	1	1,000.00	2	3,000.00
Equity (Mont.) .....	.....	.....	.....	.....
Equitable (N. Y.)	22	50,671.84	23	52,614.84
Federal (Ill.) .....	.....	.....	.....	.....
First National (S. D.)	1	5,000.00	1	5,000.00
Great Northern (N. D.) .....	.....	.....	.....	.....
Great Northern (Wis.) .....	.....	.....	.....	.....
International (Mo.)	3	4,000.00	3	4,000.00
Kansas City (Mo.)	3	6,000.00	.....	.....
Lincoln National (Ind.)	4	7,000.00	4	7,000.00
Manhattan (N. Y.)	5	10,310.00	5	10,310.00
Merchants (Iowa)	2	4,000.00	2	4,000.00
Metropolitan (N. Y.)	243	127,136.74	247	129,556.00
Minnesota Mutual (Minn.)	1	2,000.00	1	149.53
Missouri State (Mo.) .....	.....	.....	.....	.....
Montana (Mont.)	31	128,500.00	33	128,500.00
Mutual Benefit (N. J.)	9	20,978.00	8	17,961.00
Mutual (N. Y.)	59	134,731.00	58	134,404.00
Mutual Trust (Ill.) .....	.....	.....	.....	.....
National (Vt.)	15	26,790.71	14	24,790.71
National (Ill.)	4	5,500.00	4	5,500.00
New World (Wash.)	3	11,000.00	2	8,000.00
New York (N. Y.)	132	255,836.40	134	256,241.40
Northwestern Mutual (Wis.)	58	146,992.00	59	149,656.00
Northwestern National (Minn.)	10	17,057.37	11	18,500.00
Occidental (Cal.) .....	.....	.....	.....	.....
Pacific Mutual (Cal.)	1	2,434.00	1	2,434.00
Penn Mutual (Pa.)	11	62,192.00	6	27,192.00
Prudential (N. J.)	31	55,470.72	30	64,962.72
Royal Union (Iowa) .....	.....	.....	.....	.....
State (Mont.)	7	14,000.00	7	14,000.00
Travelers (Conn.)	4	24,910.71	4	24,910.71
Union Central (Ohio)	25	63,234.81	27	64,605.78
U. S. Natl. Life & Cas. Co. (Ill.) .....	.....	.....	.....	.....
West Coast (Cal.) .....	.....	.....	.....	.....
Western Union (Wash.)	4	5,024.00	5	8,024.00
TOTALS	773	\$1,361,249.63	784	\$1,352,008.02
INDUSTRIAL BUSINESS				
Metropolitan (N. Y.)	590	\$ 74,312.05	595	\$ 74,836.55
ASSESSMENT LIFE ASSOCIATIONS				
Guarantee Fund (Neb.)	3	\$ 14,000.00	3	\$ 4,150.00
Illinois Bankers (Ill.)	2	4,000.00	2	3,000.00
AGGREGATE	1,368	\$1,453,561.68	1,384	\$1,433,994.57

CE COMPANIES (Continued) TABLE "A"
endar Year 1923 and Exhibiting Comparisons With Previous Year

Amount in Force Dec. 31, 1922	In Force Dec. 31, 1923		Increase or Decrease of Insurance in Force Dec. 31, 1923	Premium Tax Paid
	No.	Amount		
\$ 2,953,139.80	719	\$ 3,163,125.43	\$ 209,985.63	\$ 3,678.47
9,624,575.00	4,070	10,892,887.00	1,268,312.00	5,028.46
1,043,159.25	481	1,376,022.25	332,863.00	960.08
437,500.00	277	562,000.00	124,500.00	421.43
5,997,820.00	2,880	5,755,614.04	* 242,205.06	4,392.73
1,034,315.00	402	1,019,315.00	* 15,000.00	518.28
3,008,102.00	1,432	3,052,016.00	43,914.00	2,250.98
665,713.51	172	652,583.65	* 13,129.86	612.28
142,500.00	160	337,000.00	193,500.00	213.73
10,643,867.00	5,000	12,053,554.00	1,409,687.00	6,898.58
32,000.00	186	286,000.00	254,000.00	125.00
1,152,500.00	481	1,055,000.00	* 97,500.00	725.51
198,700.00	73	198,700.00	.....	125.00
3,117,515.00	1,380	3,066,102.00	* 51,413.00	1,812.22
1,507,500.00	627	1,599,500.00	92,000.00	876.00
2,374,027.00	1,503	2,549,062.00	174,975.00	2,188.12
1,647,369.00	759	1,660,149.00	12,780.00	1,129.60
502,598.00	228	460,098.00	* 42,500.00	293.13
11,089,050.00	14,266	14,674,651.00	3,585,601.00	16,936.60
2,214,738.00	866	2,132,517.00	* 82,221.00	1,297.73
492,837.00	197	570,093.00	77,256.00	397.59
20,283,149.00	7,444	19,350,329.00	* 932,820.00	2,180.80
3,654,801.00	1,493	3,739,367.00	84,566.00	1,559.88
14,643,523.00	5,422	15,037,939.00	394,416.00	7,549.32
561,296.00	283	618,508.00	57,212.00	372.64
3,465,250.92	1,345	3,488,881.33	23,630.41	1,764.60
935,039.02	536	900,773.05	* 34,265.97	556.10
2,679,530.36	999	2,284,622.93	* 394,907.43	1,612.60
26,882,627.00	12,033	28,380,533.00	1,497,906.00	18,130.50
12,874,586.00	4,469	12,692,379.00	* 182,207.00	4,942.42
6,509,642.00	2,716	6,558,248.00	48,606.00	3,629.37
.....	67	141,000.00	141,000.00	125.00
1,985,849.00	838	2,479,802.00	493,953.00	3,229.82
2,419,473.00	994	3,041,108.00	621,635.00	1,554.42
5,442,405.00	1,989	5,996,317.00	553,912.00	3,232.22
383,660.00	357	737,777.00	354,117.00	12,949.45
4,102,088.00	1,836	4,257,664.00	155,576.00	1,230.67
1,228,781.00	556	1,812,590.00	583,809.00	1,385.92
1,797,058.00	752	1,730,003.00	* 67,055.00	1,027.42
.....	.....	.....	.....	125.00
133,385.00	44	108,541.00	* 24,844.00	125.00
4,019,711.00	1,642	3,431,591.00	* 588,120.00	2,516.35
\$173,881,379.86	81,974	\$183,903,902.68	.....	\$120,806.02
INDUSTRIAL BUSINESS				
\$ 7,599,618.00	64,629	\$ 8,913,111.00	\$ 1,313,493.00	.....
ASSESSMENT LIFE ASSOCIATIONS				
\$ 5,460,000.00	1,618	\$ 5,123,000.00	\$ *337,000.00	\$ 1,823.25
742,746.10	322	776,648.00	33,901.90	340.75
\$187,683,743.96	148,543	\$198,716,661.68	.....	\$122,970.02

*Decrease

LIFE INSURANCE COMPANIES
Summary of Statements as to Capital, Surplus, Assets and Liabilities—December 31, 1923

TABLE "B"

NAME	Paid Up Capital	Admitted Assets	Net Liabilities	Total Liabilities Including Capital	Unassigned Funds Surplus	Surplus as Regards Policyholders
Actua. (Conn.)	\$10,000,000.00	\$ 224,647,296.06	\$ 196,863,406.92	\$ 206,863,406.92	\$17,783,889.14	\$27,783,889.14
Bankers (Iowa)	Mutual	63,955,277.73	61,750,812.71	61,750,812.71	2,204,465.02	2,204,465.02
Bankers (Neb.)	100,000.00	13,975,003.00	12,540,748.62	12,640,748.62	1,334,254.38	1,434,254.38
Capital (Colo.)	250,000.00	6,259,298.35	5,666,159.53	5,916,159.53	343,238.82	593,238.82
Central (Iowa)	Mutual	16,154,547.11	14,503,654.94	14,503,654.94	1,650,892.17	1,650,892.17
Central (Mo.)	400,000.00	5,619,942.08	5,113,587.83	5,513,587.83	106,354.25	506,354.25
Continental (Mo.)	400,000.00	6,298,533.06	5,496,360.77	5,986,360.77	312,172.29	802,172.29
Dakota (S. D.)	300,000.00	3,351,732.53	2,765,677.42	3,065,677.42	286,055.11	586,055.11
Equity (Mont.)	104,650.00	124,883.00	19,147.40	123,797.40	1,085.60	105,735.60
Equitable (N. Y.)	100,000.00	686,944,357.27	639,848,963.25	639,948,963.25	46,995,391.02	47,095,394.02
Federal (Ill.)	300,000.00	6,981,929.60	6,547,543.46	6,847,543.46	134,386.14	434,386.14
Great Northern (N. D.)	200,000.00	983,377.58	696,233.19	896,233.19	87,144.39	287,144.39
Great Northern (Wis.)	225,000.00	2,831,169.76	2,436,130.04	2,661,130.04	170,049.72	395,049.72
International (Mo.)	937,500.00	23,103,188.01	21,249,381.90	22,486,881.90	916,306.11	1,853,806.11
Kansas City (Mo.)	500,000.00	30,017,137.22	27,533,470.00	28,033,470.00	1,983,667.22	2,483,667.22
Lincoln National (Ind.)	1,000,000.00	20,148,409.28	18,429,167.85	19,429,167.85	719,241.43	1,719,241.43
Manhattan (N. Y.)	100,000.00	19,536,742.83	18,853,798.30	18,953,798.30	582,944.53	682,944.53
Merchants (Iowa)	400,000.00	6,459,562.71	5,910,814.20	6,310,814.20	148,748.51	548,748.51
Metropolitan (N. Y.)	Mutual	1,431,399,418.27	1,356,650,006.04	1,356,650,006.04	74,749,412.23	74,749,412.23
Minnesota Mutual (Minn.)	Mutual	11,451,544.74	10,574,290.45	10,574,290.45	877,254.29	877,254.29
Missouri State (Mo.)	2,000,000.00	45,989,946.28	43,083,394.59	45,083,394.59	906,551.69	2,906,551.69
Montana (Mont.)	500,000.00	5,292,228.86	4,389,589.34	4,889,589.34	402,639.52	902,639.52
Mutual Benefit (N. J.)	Mutual	355,310,194.85	355,310,194.85	355,310,194.85	.....	.....
Mutual (N. Y.)	Mutual	695,748,508.39	695,748,508.39	695,748,508.39	.....	.....
Mutual Trust (Ill.)	Mutual	10,941,045.07	10,291,334.53	10,291,334.53	649,710.54	649,710.54
National (Vt.)	Mutual	89,212,325.28	83,718,614.24	83,718,614.24	5,493,711.04	5,493,711.04
National (Ill.)	1,000,000.00	25,746,174.08	23,016,100.19	24,016,100.19	1,730,073.89	2,730,073.89
New World (Wash.)	1,134,500.00	5,303,683.87	3,522,918.41	4,657,418.41	646,265.46	1,780,765.46
New York (N. Y.)	Mutual	1,003,773,762.46	1,003,773,762.46	1,003,773,762.46	.....	.....
Northwestern Mutual (Wis.)	Mutual	589,029,701.23	551,544,503.69	551,544,503.69	37,485,197.54	37,485,197.54

Northwestern National (Minn.)	Mutual	16,666,478.18	15,513,810.40	15,513,810.40	1,152,367.78	1,152,367.78
Occidental (Cal.)	250,000.00	5,204,051.52	4,725,333.10	4,975,333.10	228,718.42	228,718.42
Pacific Mutual (Cal.)	1,500,000.00	81,913,265.91	77,777,824.08	79,277,824.08	2,635,441.83	2,635,441.83
Penn Mutual (Pa.)	Mutual	270,136,059.65	270,136,059.65	270,136,059.65	.....	.....
Prudential (N. J.)	2,000,000.00	1,039,412,822.86	994,075,504.52	996,075,501.52	43,337,318.34	45,337,318.34
Royal Union (Iowa)	250,000.00	15,811,792.76	15,204,059.07	15,451,059.07	357,733.69	607,733.69
State (Mont.)	117,500.00	717,660.96	511,529.70	629,029.70	88,631.26	206,131.26
Travelers' (Conn.)	10,000,000.00	286,092,880.85	260,766,690.82	270,766,690.82	15,226,190.03	25,226,190.03
Union Central (Ohio)	2,500,000.00	190,248,915.47	178,312,085.84	180,812,085.84	9,436,829.63	11,336,829.63
U. S. Natl. Life & Cas. (Ill.)	300,000.00	604,345.77	141,511.93	411,511.93	162,833.84	462,833.84
West Coast (Cal.)	250,000.00	8,867,706.39	8,297,027.70	8,547,027.70	320,678.69	570,678.69
Western Union (Wash.)	200,000.00	7,982,995.08	7,290,014.43	7,490,014.43	492,980.65	692,980.65
ASSESSMENT LIFE ASSOCIATIONS						
Guarantee Fund (Neb.)	Assessment	\$ 6,996,477.97	\$ 1,724,025.56	\$ 1,724,025.56	.....	.....
Illinois Bankers (Ill.)	Assessment	3,671,397.04	187,077.37	187,077.37	.....	.....

FIRE INSURANCE

Statement Showing Business Transacted in Montana for the Calendar Year 1923

(For Segregation 1923 Business Segregation)

NAME	Net Risks Written		Net Premiums Received	
	1922	1923	1922	1923
Aetna (Conn.)	\$ 7,711,153.00	\$ 7,556,806.00	\$ 118,413.19	\$ 118,467.13
Agricultural (N. Y.).....	1,550,100.00	785,300.00	22,650.11	18,954.13
Albany (N. Y.).....	.....	106,050.00	.....	1,669.44
Alliance (Pa.)	1,297,328.00	1,518,819.00	12,198.68	15,261.74
American Alliance (N. Y.).....	629,680.00	748,843.00	11,333.41	18,551.72
American Central (Mo.)	2,779,541.00	2,988,352.00	45,225.87	45,960.63
American Eagle (N. Y.)	1,516,179.00	1,229,397.00	28,320.76	27,034.48
American Equitable (N. Y.).....	284,551.00	272,113.00	5,593.00	4,646.59
American Insurance (N. J.).....	1,917,852.00	2,119,058.00	33,951.76	39,334.79
American National (Ohio).....	.....	63,677.00	.....	938.18
Atlas (London)	1,391,123.00	1,486,291.00	29,927.41	32,995.17
Automobile (Conn.)	4,079,560.00	4,631,468.00	45,058.64	57,570.39
Bankers & Shippers (N. Y.).....	406,349.00	227,283.00	5,937.40	2,151.03
Boston (Mass.)	884,848.00	703,174.00	13,049.63	11,350.86
British America (Toronto).....	548,443.00	661,427.00	8,034.94	9,118.75
Caledonian (Edinburgh)	898,403.00	945,694.00	15,535.61	17,338.24
California (Cal.)	2,020,543.00	1,036,450.00	23,493.48	25,906.71
Camden (N. J.).....	1,024,781.00	879,896.00	15,387.68	13,555.72
Citizens (Mo.)	974,522.00	1,268,055.00	16,086.32	19,107.82
Columbia (N. J.)	333,247.00	434,556.00	5,092.40	8,513.02
Commercial Union (London).....	4,171,550.00	5,228,099.00	33,754.21	32,899.82
Commercial Union (N. Y.).....	633,674.00	280,694.00	6,383.20	7,424.45
Commonwealth (N. Y.).....	626,306.00	702,507.00	10,841.60	10,937.76
Concordia (Wis.)	496,273.00	439,608.00	8,622.74	8,675.52
Connecticut (Conn.)	2,561,192.00	2,062,056.00	47,065.66	41,209.02
Continental (N. Y.).....	7,397,379.00	6,143,855.00	134,709.46	135,302.70
County (Pa.)	130,909.00	171,751.00	2,103.63	2,908.95
Detroit F & M (Mich.)	198,432.00	349,437.00	5,224.97	5,896.04
Eagle (N. Y.) .....	.....	218,204.00	.....	2,317.92
Eagle Star & Brit. Dom. (London).....	1,469,231.00	1,462,202.00	16,907.93	17,689.04
East & West (Conn.).....	.....	6,000.00	.....	89.04
Employers Fire (Mass.).....	.....	159,132.00	.....	2,297.38
Equitable F & M (R. I.).....	476,807.00	433,085.00	7,376.75	7,323.13
Equity Mutual (Mont.).....	1,671,656.07	.....	48,253.88	7,389.65
Eureka-Security F & M (Ohio).....	.....	87,916.00	.....	1,215.63
Export (N. Y.).....	.....	.....	.....	.....
Federal (N. J.)	11,077,882.00	12,144,815.00	19,242.22	17,448.57
Federated Fire Re-Ins. (Iowa).....	305,022.00	339,249.00	25,330.46	31,629.30
Fidelity-Phoenix (N. Y.).....	5,881,256.00	4,859,950.00	108,266.88	107,912.17
Fire Association (Pa.).....	2,817,438.00	35,176.00	53,655.12	32,984.55
Fireman's Fund (Cal.).....	10,549,410.00	10,919,817.00	158,258.93	147,380.84
Firemen's Insurance (N. J.).....	567,329.00	954,479.00	9,601.17	16,751.24
Fitchburg Mutual (Mass.).....	285,441.00	281,082.00	7,951.70	8,498.06
Franklin (Pa.)	3,130,206.00	3,266,797.00	76,583.28	68,029.76
Gen. Fire Assurance (Paris).....	172,394.00	4,886.00	1,745.92	761.24
Girard F & M (Pa.).....	117,075.00	171,850.00	2,168.37	4,034.91
Glens Falls (N. Y.).....	1,862,233.00	1,458,222.00	17,580.28	18,347.35
Globe & Rutgers (N. Y.).....	1,453,186.00	997,366.00	9,527.42	20,254.24
Grain Dealers (Ind.).....	628,528.00	60,475.00	12,728.55	14,627.69
Great American (N. Y.).....	4,924,422.00	5,340,373.00	92,043.41	120,841.90
Hampton Roads F & M (Va.).....	.....	47,364.00	.....	536.11
Hanover (N. Y.)	1,215,212.00	1,464,216.00	22,056.46	26,498.17
Hardware Dealers (Wis.).....	1,367,668.00	1,654,739.00	22,768.99	27,275.88
Hartford (Conn.)	19,255,611.00	12,629,938.00	277,575.40	241,335.65
Hawkeye (Iowa)	362,127.00	442,410.00	34,672.36	42,901.42

CE COMPANIES

TABLE "C"

endar Year 1923 and Exhibiting Comparisons With Previous Year
e Tables D-1, -2, -3, -4, -5 and -6.)

Net Losses Incurred		Ratio of Losses Incurred to Premiums Received	Net Losses Paid		State Fire Marshal Tax Paid	Premium Fee Paid
1922	1923		1922	1923		
\$ 54,579.58	\$ 35,701.06	30.1	\$ 58,660.22	\$ 49,045.70	\$ 291.55	\$ 2,394.34
17,213.98	10,637.69	56.1	13,691.04	9,433.49	36.44	404.08
		0.0			4.07	125.00
6,900.83	6,985.93	45.8	7,398.93	8,180.77	32.71	330.23
4,217.62	3,880.83	20.9	3,509.62	8,106.83	31.05	396.03
22,545.21	15,119.20	32.9	20,633.62	17,629.75	111.22	944.21
16,593.28	5,267.61	19.9	12,948.35	9,945.42	42.73	565.62
4,714.42	150.29	0.0	4,706.42	2,733.71	11.60	125.00
17,910.32	9,380.21	23.8	16,797.61	14,323.73	97.54	811.70
	114.77	12.2		114.77	2.35	125.00
13,911.44	11,951.15	36.2	15,872.15	11,757.90	78.80	684.90
32,914.58	34,340.93	59.7	35,237.52	33,242.82	61.14	1,176.41
1,368.79	535.52	24.9	1,365.79	540.38	5.35	125.00
7,539.66	7,485.40	65.9	6,430.46	8,798.41	28.59	252.02
5,796.64	130.84	1.4	3,805.75	1,870.84	22.80	207.37
9,084.84	2,003.68	11.6	7,457.71	3,125.25	43.35	371.76
24,893.01	9,358.46	36.1	22,105.69	13,452.29	64.27	673.57
6,875.03	6,372.46	47.0	8,840.03	5,196.46	31.72	296.11
19,038.86	7,656.82	40.1	18,695.85	11,992.27	47.77	407.16
2,129.81	1,126.42	13.2	1,342.81	1,913.42	16.46	195.26
17,698.53	11,236.99	34.2	22,036.06	12,379.59	80.13	683.00
1,832.69	2,942.62	39.6	5,401.69	3,362.17	18.52	173.49
11,830.49	4,887.44	44.7	12,638.49	3,989.44	17.36	243.76
4,458.26	3,204.42	36.9	4,349.08	2,599.60	21.69	198.51
19,879.03	20,778.65	50.4	13,590.08	23,699.74	99.02	849.13
85,327.57	73,503.13	54.3	75,528.16	96,038.72	214.00	2,731.05
232.09	908.02	31.2	207.78	330.37	7.27	125.00
5,250.51	27.29	0.5	1,736.51	3,661.29	14.74	176.88
	1,984.41	85.6		1,984.41	5.43	125.00
3,165.54	41,598.19	235.2	10,567.62	41,689.59	41.96	378.78
		0.0			.22	125.00
	5,809.92	252.9		5,537.92	5.74	125.00
2,342.68	3,330.88	45.5	4,784.32	3,581.38	18.31	171.46
59,963.86	1,476.70	20.0	20,462.16	1,526.21	5.90	172.79
	103.34	8.5		98.98	3.04	125.00
						125.00
9,062.27	18,905.62	108.4	10,593.22	20,909.70	33.33	373.97
21,490.49	36,854.97	116.5	21,490.49	36,031.32		790.73
74,246.75	59,944.66	55.5	62,164.30	78,740.67	170.37	2,183.25
25,515.94	23,150.88	70.2	30,544.93	29,650.13	75.99	684.69
50,347.69	44,659.39	30.3	89,747.63	56,665.93	321.42	3,831.90
3,147.25	6,274.49	37.5	5,686.23	3,190.34	41.47	360.02
10,819.80	976.47	11.5	10,832.34	154.47	21.21	194.96
57,408.59	42,220.70	62.1	53,142.28	60,072.81	141.37	1,385.60
731.77	1,897.80	249.3	901.00	2,003.55	1.90	125.00
167.35		0.0	2,667.08	.30	10.09	125.00
7,044.92	10,500.77	57.2	15,749.88	11,636.77	43.71	391.95
191.38	2,147.26	10.6	206.32	2,147.26	44.20	430.08
16,178.78	23,082.51	157.8	12,958.78	26,010.36	72.19	317.55
50,260.94	84,022.51	69.5	54,553.34	91,405.51	178.24	2,441.84
	117.46	21.9		41.99	1.34	125.00
8,634.78	6,998.31	26.4	12,033.92	9,645.27	63.97	554.97
22,861.22	19,235.71	70.5	22,711.22	8,774.84	67.28	570.52
124,129.68	253,121.31	104.9	132,874.23	239,600.47	471.74	4,851.71
10,518.75	51,036.52	119.0	10,433.75	51,101.72	1.19	1,072.54

*Deduct

FIRE INSURAN

NAME	Net Risks Written		Net Premiums Received	
	1922	1923	1922	1923
Home F & M (Cal.).....	\$ 4,352,822.00	\$ 3,509,360.00	\$ 55,842.35	\$ 47,406.45
Home Insurance (N. Y.).....	29,546,039.00	24,649,010.00	494,429.34	299,565.61
Hudson (N. Y.).....	442,929.00	539,210.00	11,900.33	14,036.44
Imperial (N. Y.).....	304,739.00	606,959.00	5,845.57	9,651.43
Importers & Exporters (N. Y.).....	296,626.00 *	78,164.00	5,144.47	595.14
Insurance Co. of N. A. (Pa.).....	7,949,681.00	10,619,647.00	103,264.43	132,700.22
Insurance Co. of Pa. (Pa.).....	518,338.00	538,683.00	7,019.68	9,610.84
Knickerbocker (N. Y.).....	78,910.00	42,507.00	1,727.42	925.60
Law Union & Rock (London).....	362,503.00	439,810.00	6,540.29	7,916.48
Liverpool & Lon. & Globe (Liverpool).....	4,386,395.00	3,254,584.00	59,234.84	66,911.88
London Assurance (London).....	2,138,456.00	2,233,196.00	31,825.81	38,180.65
London & Lancashire (London).....	692,441.00	1,046,700.00	12,422.84	18,495.04
Lon. & Prov. M & Genl. (London).....		3,966.00		514.61
Maryland Motor Car (Md.).....	164,001.00	177,612.00	3,821.75	3,430.33
Massachusetts F & M (Mass.).....	111,643.00	103,694.00	1,624.53	2,789.03
Mechanics (Pa.)	151,116.00	223,217.00	3,165.19	4,818.66
Mercantile (N. Y.).....	528,424.00	596,045.00	9,846.96	11,498.59
Merchants (Colo.).....	652,474.00	685,012.00	12,373.90	12,561.90
Merchants (N. Y.).....	1,419,898.00	2,133,564.00	26,051.40	38,320.15
Michigan F & M (Mich.).....	244,044.00	408,711.00	2,391.47	6,955.39
Michigan Millers (Mich.).....	675,454.00	527,282.00	14,872.73	14,504.03
Millers Mutual (Ill.).....	124,346.00	93,213.00	6,684.69	6,346.12
Millers Nat'l (Ill.).....	788,492.00	2,062,098.00	15,734.00	26,602.87
Mill Owners Mutual (Iowa).....	1,833,467.00	2,144,311.00	37,313.86	29,143.95
Milwaukee Mechanics (Wis.).....	1,499,550.00	2,009,250.00	30,354.93	38,725.86
Minneapolis F & M (Minn.).....	798,259.00		20,268.90	
Minnesota Impl. Mutual (Minn.).....	1,801,002.00	2,157,537.00	12,641.34	23,406.22
National-Ben Franklin (Pa.).....	431,814.00	329,882.00	8,910.82	6,208.34
National Fire (Conn.).....	3,917,466.00	2,723,609.00	55,939.53	48,096.81
National Liberty (N.Y.).....	1,929,959.00	1,625,227.00	17,104.62	22,735.03
National Security Fire (Neb.).....	53,116.00 *	1,500.00	1,185.67 *	40.70
National Union (Pa.).....	473,842.00	403,762.00	12,765.37	43,520.50
Netherlands (The Hague).....	903,968.00	1,351,503.00	17,273.73	24,284.07
Newark (N. J.).....	660,126.00	843,123.00	9,189.07	13,972.76
New Hampshire (N. H.).....	775,458.00	982,821.00	12,044.36	12,225.92
New Jersey (N. J.).....	138,147.00	206,897.00	1,709.05	2,658.00
New Zealand (Auckland).....	858,151.00	671,819.00	11,933.96	11,322.57
Niagara (N. Y.).....	4,195,239.00	3,345,388.00	59,107.04	65,102.95
North American (Iowa).....	258,978.00	27,496.00	30,255.17	1,020.60
North Brit. & Merc. (London).....	4,720,544.00	3,041,710.00	59,587.76	50,432.47
North China (Shanghai).....	117,300.00	141,439.00	1,743.91	2,131.73
North River (N. Y.).....	1,034,961.00	1,972,892.00	13,646.52	19,694.25
Northern Assurance (London).....	2,919,939.00	2,960,413.00	58,374.26	56,872.01
Northern Insurance (N. Y.).....	639,456.00	533,390.00	7,322.41	8,489.27
Northwestern F & M (Minn.).....	1,722,162.00	1,870,680.00	56,806.85	52,287.63
Northwestern Mutual (Wash.).....	1,714,791.00	2,128,643.00	32,219.48	35,581.06
Northwestern National (Wis.).....	2,046,124.00	2,234,871.00	38,320.53	41,206.59
Norwich Union (Norwich).....	2,956,000.00	3,183,352.00	57,321.29	63,860.01
Ohio Millers Mutual (Ohio).....	59,127.67	782,068.00	18,134.60	4,935.56
Orient (Conn.)	277,154.00	354,451.00	4,895.57	5,488.44
Pacific (N. Y.).....	511,219.00	587,925.00	4,005.29	17,875.44
Pacific States (Ore.).....	516,554.00	546,024.00	11,389.09	11,267.29
Palatine (London)	1,064,904.00	796,698.00	16,492.76	15,753.74
Patriotic (N. Y.).....		173,710.00		1,973.58
Pennsylvania (Pa.)	1,621,884.00	1,350,209.00	25,680.65	23,122.39

*Deduct

CE COMPANIES

(Continued)

TABLE "C"

Net Losses Incurred		Ratio of Losses Incurred to Premiums Received	Net Losses Paid		State Fire Marshal Tax Paid	Premium Fee Paid
1922	1923		1922	1923		
\$ 23,113.62	\$ 19,823.68	41.8	\$ 19,190.03	\$ 22,177.09	\$ 117.56	\$ 1,232.56
385,231.53	224,578.58	75.0	402,181.61	253,754.29	581.46	6,016.31
4,959.23	9,388.02	66.9	10,372.20	8,200.11	19.50	305.73
1,883.92	2,126.58	22.0	1,883.92	2,124.58	14.06	218.03
671.55	3,017.59	507.0	.18	3,008.84	1.49	125.00
60,905.81	61,338.45	46.2	65,008.04	71,942.35	296.37	2,679.00
3,729.92	4,851.06	50.5	3,800.13	7,262.62	18.49	217.22
1,808.36	* 1,539.88	0.0	973.36	795.12	2.31	125.00
4,506.59	405.95	5.1	2,381.59	2,530.95	19.79	183.33
21,956.12	18,022.80	26.9	16,636.10	25,627.83	166.24	1,363.23
8,787.44	4,191.41	11.0	9,587.44	7,321.41	92.64	788.61
11,240.86	12,740.79	68.9	11,032.71	12,831.79	46.24	394.90
.....	* 7.61	0.0	.....	65.39	1.26	125.00
1,248.97	650.99	19.0	1,893.97	528.99	3.67	125.00
.....	.....	0.0	.....	.....	3.48	125.00
6,142.65	1,724.00	35.8	6,677.65	1,594.00	11.97	125.00
3,534.47	4,331.76	37.7	1,919.47	5,720.76	24.34	254.97
9,788.34	2,298.79	18.3	6,142.86	6,013.17	31.41	276.24
16,501.58	12,200.14	31.8	9,192.58	14,794.40	85.63	791.40
1,070.75	3,114.09	44.8	803.06	3,264.09	17.39	208.66
37,297.68	6,333.09	43.7	30,596.18	10,800.59	36.26	410.12
9,143.85	14,725.28	232.0	8,635.29	14,725.28	15.79	151.92
37,107.58	21,351.70	80.3	29,462.33	26,522.70	63.90	557.06
30,359.52	20,305.55	69.7	27,082.38	23,582.69	72.86	607.88
9,373.09	7,356.34	19.0	9,590.89	7,495.55	91.25	799.52
12,110.00	.....	.....	16,257.48	1,776.13	.....	125.00
23,442.36	13,581.25	58.0	21,930.36	10,747.25	59.15	493.12
8,072.49	110.72	1.8	5,082.02	3,151.52	15.52	149.17
30,179.44	26,350.68	54.8	38,993.86	22,402.39	119.90	986.94
6,611.69	6,273.01	27.6	7,676.93	7,238.01	43.03	479.70
413.13	64.21	.....	413.13	64.21	.....	125.00
1,631.16	24,840.60	57.1	1,662.26	24,819.60	19.22	895.41
16,143.25	1,556.22	6.4	16,359.71	4,769.08	60.69	510.68
1,913.76	6,764.98	48.4	3,355.76	6,624.98	24.34	304.45
7,972.47	5,336.50	43.6	7,454.25	3,866.00	30.52	269.51
2,046.90	521.37	19.6	936.90	2,128.51	6.70	125.00
6,739.50	4,388.76	38.8	5,021.16	5,899.29	28.30	251.45
30,148.97	31,993.04	49.1	27,527.97	39,692.04	126.43	1,327.06
19,308.63	541.48	53.0	18,937.71	541.48	.58	125.00
17,504.91	38,951.60	77.2	14,768.91	48,140.60	117.54	1,033.65
336.69	113.86	5.3	336.69	113.86	5.33	125.00
8,532.64	2,467.99	12.5	10,753.81	5,893.99	44.84	418.89
64,506.88	56,052.88	98.6	48,498.62	64,862.46	134.13	1,162.44
837.46	1,118.59	13.2	1,472.96	1,661.09	21.22	194.79
58,579.08	38,210.28	73.1	51,904.40	39,137.25	120.10	1,070.75
35,827.28	12,566.64	35.3	18,277.28	29,591.64	88.52	813.07
17,423.76	16,299.65	39.6	15,822.18	14,921.48	82.11	849.13
41,012.41	35,195.02	55.1	43,450.26	38,956.51	92.88	1,302.20
35,801.25	4,337.93	87.9	28,395.87	8,925.50	24.68	125.00
5,779.21	4,230.34	77.1	5,951.77	4,308.34	13.72	134.77
1,421.33	1,717.09	9.6	1,350.57	1,761.39	4.10	382.50
2,774.05	3,795.48	33.7	2,457.31	3,998.43	24.87	266.02
9,283.99	4,409.29	28.0	9,404.99	6,848.10	37.84	340.07
.....	366.98	18.6	.....	466.98	5.79	125.00
9,411.14	7,392.07	32.0	31,813.14	18,737.07	49.41	487.45

*Deduct.

FIRE INSURAN

NAME	Net Risks Written		Net Premiums Received	
	1922	1923	1922	1923
Penn. Millers' Mutual (Pa.).....	\$	\$ 88,384.00	\$	\$ 1,634.03
Phenix (Paris)	168,729.00	153,019.00	2,491.28	2,297.58
Philadelphia F & M (Pa.).....	.....	1,813,253.00	.....	14,965.45
Phoenix Assurance (London).....	3,241,105.00	5,119,148.00	41,328.32	49,470.51
Phoenix (Conn.)	3,481,647.00	2,971,562.00	59,971.84	54,677.58
Providence Washington (R. I.).....	1,110,159.00	1,030,669.00	35,950.97	34,027.66
Queen (N. Y.).....	2,370,480.00	3,651,076.00	53,900.73	57,283.53
Queensland (Sydney)	351,410.00	293,051.00	5,140.96	4,985.54
Ranchers Hail & Fire (Mont.).....	171,181.84	65,010.00	10,774.10	3,452.97
Reliance (Pa.)	813,001.00	569,855.00	12,051.95	9,735.93
Retail Hardware (Minn.).....	1,677,345.00	1,783,682.00	21,307.66	19,907.30
Rhode Island (R. I.).....	182,021.00	208,400.00	2,733.44	3,235.05
Richmond (N. Y.).....	300,851.00	656,424.00	4,013.91	6,326.28
Rocky Mountain (Mont.).....	1,210,089.00 *	444,545.00	37,094.83	23,296.62
Royal Exchange (London).....	1,005,079.00	900,043.00	14,843.96	13,414.41
Royal Insurance (Liverpool).....	5,690,097.00	5,651,365.00	84,423.84	96,186.30
Safeguard (N. Y.).....	368,018.00	569,858.00	6,427.99	9,588.41
Scot. Union & Ntl. (Edinburgh).....	2,237,249.00	2,011,895.00	42,289.84	36,404.66
Security (Conn.)	617,488.00	801,393.00	18,207.66	23,969.09
South British (Auckland).....	224,059.00	161,101.00	1,925.17	2,551.78
Springfield F & M (Mass.).....	6,002,546.00	6,400,627.00	96,502.93	106,714.75
St. Paul F & M (Minn.).....	7,847,419.00	7,433,780.00	70,353.75	74,352.85
Standard (Conn.)	384,614.00	439,589.00	5,891.48	7,358.28
Star Insurance (N. Y.).....	1,557,506.00	1,385,580.00	25,225.89	29,513.93
State Assurance (Liverpool).....	310,454.00	127,964.00	3,307.87	2,417.93
State Farm. Mut. Hail (Minn.).....	667,483.16	888,293.00	61,350.02	80,534.51
Sterling (Ind.)	1,598,921.00	2,164,364.00	25,007.59	35,186.09
Stuyvesant (N. Y.)	151,808.00	157,117.00	2,409.54	2,145.14
Sun (London)	1,316,511.00	1,201,136.00	20,426.05	19,320.33
Superior (Pa.)	294,705.00	513,513.00	5,660.11	7,809.77
Svea (Gothenburg)	1,074,392.00	2,645,748.00	20,741.68	51,789.60
Tokio M & F (Tokio).....	3,130,769.00	1,312,040.00	16,820.71	11,545.46
Twin City (Minn.).....	404,277.00	1,599,946.00	7,942.05	54,837.91
Union Assurance (London).....	555,923.00	861,316.00	11,541.46	15,630.69
Union Insurance (Hong Kong).....	2,486,969.00	3,005,334.00	20,734.86	35,507.01
United Mutual (Mass.).....	.....	334,898.00	.....	5,413.98
United States Fire (N. Y.).....	2,479,405.00	1,520,162.00	47,500.98	20,919.17
Urbaine (Paris)	1,432,825.00	1,744,641.00	20,009.94	27,249.46
Utah Home (Utah).....	144,364.00	179,376.00	2,258.53	2,469.92
Victory (Pa.)	154,020.00	254,059.00	2,595.56	3,617.37
Westchester (N. Y.).....	3,037,662.00	3,232,844.00	68,210.85	76,528.53
Western (Toronto)	963,481.00	769,489.00	13,902.50	9,930.37
World Auxiliary (London).....	164,015.00	314,817.00	1,701.77	2,910.30
Yorkshire (York)	1,007,345.00	910,734.00	20,702.87	19,479.33
TOTALS	\$277,851,907.74	\$267,838,085.00	\$4,389,671.06	\$4,418,336.35

*Deduct

CE COMPANIES

(Continued)

TABLE "C"

Net Losses Incurred		Ratio of Losses Incurred to Premiums Received	Net Losses Paid		State Fire Marshal Tax Paid	Premium Fee Paid
1922	1923		1922	1923		
\$	\$ 288.88	17.7	\$	\$ 288.85	\$ 4.08	\$ 125.00
1,579.74	122.96	5.4	1,578.23	50.35	5.74	125.00
	1,839.31	12.3		1,723.74	30.86	324.31
18,921.98	14,085.09	28.5	21,917.98	14,002.09	70.36	1,014.41
35,435.68	34,376.75	62.9	33,368.68	39,517.75	136.43	1,118.55
24,399.05	32,680.70	96.0	24,380.95	33,531.40	29.29	705.55
24,311.34	20,467.74	35.7	21,276.34	28,510.74	130.92	1,170.67
1,890.41	2,027.67	40.7	2,490.41	2,027.67	12.46	125.00
12,393.45	8,898.25	257.7	9,293.88	1,832.60	.....	10.00
2,436.93	5,044.71	51.8	2,164.93	5,913.71	22.74	219.72
23,181.84	6,239.60	31.3	23,181.84	6,239.60	74.65	423.14
656.92	6.67	0.2	942.04	9.22	8.09	125.00
1,912.13	1,886.74	29.8	2,334.22	3,337.11	15.85	151.53
29,030.16	12,511.68	53.7	37,740.11	15,220.90	153.54	125.00
11,040.81	3,411.60	25.4	10,902.08	4,929.82	33.40	293.29
36,280.77	36,240.43	37.7	37,071.77	39,947.43	226.55	1,948.73
6,845.10	3,743.57	39.0	5,845.10	4,731.57	23.97	216.77
19,544.63	9,544.09	26.2	18,546.63	13,053.05	90.68	753.03
11,721.68	22,027.45	91.9	11,193.34	23,319.49	27.85	504.38
1,164.51	2,342.27	91.8	8.33	1,754.46	6.38	125.00
65,753.32	47,670.10	44.7	73,020.89	46,087.62	263.22	2,159.29
31,495.22	22,705.62	30.5	28,492.45	28,973.84	261.98	1,512.06
5,385.80	2,998.86	40.8	5,541.28	4,078.22	18.40	172.17
5,842.62	10,960.68	57.5	5,480.61	17,520.67	73.78	615.28
1,496.88	2,068.01	85.5	2,215.88	3,347.14	5.95	125.00
47,776.78	104,655.26	130.0	47,776.78	31,289.08	.....	1,635.69
19,252.65	6,806.78	19.3	5,479.49	17,039.62	138.54	544.39
3,941.44	241.73	11.3	2,181.82	5,163.76	5.18	125.00
10,477.18	3,990.48	20.7	13,153.25	4,796.89	48.30	411.41
5,893.79	1,519.91	19.5	4,087.42	1,519.91	19.52	181.20
32,736.34	19,526.37	37.7	28,184.84	23,584.07	129.47	1,060.79
2,491.92	6,533.74	56.6	726.92	7,940.74	17.76	255.91
5,378.48	53,973.50	98.4	3,622.54	54,975.40	81.51	1,121.76
4,144.76	6,798.97	43.5	7,001.76	7,041.36	39.02	337.61
24,188.45	12,507.71	35.2	23,153.72	16,826.04	67.94	735.14
32,662.89	5.59	0.1	.....	5.59	13.53	133.28
9,908.86	2,878.13	13.8	31,705.89	597.13	48.60	443.38
173.40	35,117.57	128.9	11,693.08	35,895.14	67.88	569.99
5.74	96.75	3.9	234.36	321.10	6.17	125.00
	1,477.25	40.8	478.48	1,477.25	7.32	125.00
45,663.08	37,607.68	49.1	42,291.01	44,456.90	125.24	1,555.57
7,023.68	712.76	7.2	7,033.06	2,189.76	24.46	223.61
1,955.04	85.27	0.0	4,269.76	869.31	7.28	125.00
12,714.69	2,794.74	14.3	19,825.69	6,948.74	46.91	414.59
\$2,818,256.90	\$2,435,173.87	55.1	\$2,743,292.63	\$2,697,293.63	\$ 9,234.47	\$95,468.19

*Deduct.

FIRE BUSINESS 1923 TABLE "D-1"
Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 6,876,344.00	\$ 116,620.01	\$ 32,377.41	\$ 45,722.05
Agricultural (N. Y.)	381,200.00	14,576.03	3,340.20	3,434.80
Albany (N. Y.)	104,150.00	1,627.84	.....	.....
Alliance (Pa.)	890,712.00	13,084.45	6,237.32	7,200.22
American Alliance (N. Y.)	676,778.00	12,420.97 *	641.17	3,584.83
American Central (Mo.)	2,779,959.00	44,488.17	14,793.28	17,303.83
American Eagle (N. Y.)	854,480.00	17,092.99	4,417.57	8,661.38
American Equitable (N. Y.)	267,113.00	4,639.95 *	150.29	2,733.71
American Insurance (N. J.)	2,095,634.00	39,014.22	9,372.87	14,316.39
American National (Ohio)	64,123.00	940.49	114.77	114.77
Atlas (London)	1,248,808.00	31,523.61	11,875.21	11,681.96
Automobile (Conn.)	1,741,176.00	24,457.17	11,075.66	10,849.55
Bankers & Shippers (N. Y.)	226,482.00	2,140.85	126.65	131.51
Boston (Mass.)	749,831.00	11,436.69	5,529.05	7,427.61
British America (Toronto)	661,427.00	9,118.76	130.84	1,870.84
Caledonian (Edinburgh)	945,694.00	17,338.24	2,003.68	3,125.25
California (Cal.)	1,016,350.00	25,706.28	9,358.46	13,452.29
Camden (N. J.)	693,273.00	12,688.31	4,794.61	5,048.61
Citizens (Mo.)	1,267,205.00	19,099.76	7,656.82	11,992.27
Columbia (N. J.)	306,618.00	6,585.67	1,096.42	1,883.42
Commercial Union (London)	1,682,025.00	32,049.56	11,236.99	12,379.59
Commercial Union (N. Y.)	262,694.00	7,409.63	2,942.62	3,362.17
Commonwealth (N. Y.)	388,907.00	6,942.20	3,762.99	3,289.99
Concordia (Wis.)	439,608.00	8,675.52	3,204.42	2,599.60
Connecticut (Conn.)	1,983,606.00	39,610.34	19,502.18	23,623.27
Continental (N. Y.)	4,315,625.00	85,600.85	22,516.11	43,899.70
County (Pa.)	171,751.00	2,908.95	908.02	330.37
Detroit F & M (Mich.)	349,437.00	5,896.04	27.29	3,661.29
Eagle (N. Y.)	208,971.00	2,173.19	1,984.41	1,984.41
Eagle Star & Brit. Dom. (London)	1,392,518.00	16,784.67	40,963.46	41,054.86
East & West (Conn.)	6,000.00	89.04	.....	.....
Employers' Fire (Mass.)	159,132.00	2,297.38	5,809.92	5,537.92
Equitable F & M (R. I.)	433,085.00	7,323.13	3,330.88	3,581.38
Equity Mutual (Mont.) .....	.....	2,360.65	1,476.70	1,476.70
Eureka-Security F & M (Ohio)	87,916.00	1,215.68	103.34	98.98
Federal (N. J.)	775,750.00	13,330.08	12,342.93	14,347.01
Fidelity-Phenix (N. Y.)	3,357,636.00	68,147.00	19,122.54	36,940.95
Fire Association (Pa.)	23,369.00	30,395.33	22,198.06	26,476.76
Fireman's Fund (Cal.)	9,302,094.00	128,566.81	38,541.61	50,468.15
Firemen's Insurance (N. J.)	875,999.00	16,589.46	6,274.49	3,190.34
Fitchburg Mutual (Mass.)	279,082.00	8,485.38	976.47	154.47
Franklin (Pa.)	3,014,485.00	56,547.89	30,815.48	49,007.78
Gen. Fire Assurance (Paris)	4,886.00	761.24	1,897.80	2,003.55
Girard F & M (Pa.)	171,850.00	4,034.91	.....	.30
Glens Falls (N. Y.)	847,849.00	17,483.97	9,869.76	11,580.76
Globe & Rutgers (N. Y.)	962,720.00	17,679.70	1,482.56	1,482.56
Grain Dealers (Ind.)	62,325.00	14,438.07	23,057.51	26,010.36
Great American (N. Y.)	4,240,990.00	71,296.58	36,757.33	43,926.33
Hampton Roads F & M (Va.)	46,519.00	533.54	117.42	41.99
Hanover (N. Y.)	1,417,675.00	25,588.01	6,930.86	9,527.82
Hardware Dealers (Wis.)	1,580,539.00	26,910.63	19,235.71	8,774.84
Hartford (Conn.)	7,597,799.00	188,697.39	179,338.24	162,999.15
Hawkeye (Iowa)	50,632.00	476.05	273.68	256.88
Home F & M (Cal.)	3,467,077.00	47,102.55	19,823.68	22,177.09
Home Insurance (N. Y.)	22,110,681.00	232,584.78	135,151.12	156,320.54

*Deduct

FIRE BUSINESS 1923 (Continued) TABLE "D-1"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Hudson (N. Y.).....	\$ 479,934.00	\$ 7,798.40	\$ 1,757.75	\$ 717.81
Imperial (N. Y.).....	382,794.00	5,623.03	955.01	953.01
Importers & Exporters (N. Y.).....*	78,161.00	595.14	3,017.59	3,008.84
Insurance Co. of Am. (Pa.).....	7,603,396.00	118,547.89	56,135.91	64,801.97
Insurance Co. of Pa. (Pa.).....	463,993.00	7,395.72	4,851.06	5,512.79
Knickerbocker (N. Y.).....	40,007.00	922.28	* 1,539.88	795.12
Law Union & Rock (London).....	439,810.00	7,916.48	405.95	2,530.95
Liverp'l & Lon. & Globe (Liverp'l).....	3,228,157.00	66,510.88	18,022.80	25,627.83
London Assurance (London).....	2,181,163.00	37,054.92	3,656.85	5,336.85
London & Lancashire (London).....	1,046,700.00	18,495.04	12,740.79	12,831.79
Lon. & Prov. M & Genl. (London).....	3,966.00	514.61	* 7.61	65.39
Massachusetts F & M (Mass.).....	83,419.00	1,390.10		
Mechanics (Pa.).....	218,917.00	4,786.41	1,724.00	1,594.00
Mercantile (N. Y.).....	476,821.00	9,734.25	3,902.10	5,291.10
Merchants (Colo.).....	684,971.00	12,562.02	2,298.79	6,013.17
Merchants (N. Y.).....	2,095,266.00	34,250.84	5,259.16	7,973.42
Michigan F & M (Mich.).....	408,711.00	6,955.39	3,114.09	3,264.09
Michigan Millers (Mich.).....	527,272.00	14,504.03	6,327.57	10,795.07
Millers Mutual (Ill.).....	83,213.00	6,315.52	14,725.28	14,725.28
Millers Nat'l (Ill.).....	1,526,558.00	25,558.55	21,517.88	24,770.88
Mill Owners Mutual (Iowa).....	2,136,811.00	29,143.95	20,305.55	23,582.69
Milwaukee Mechanics (Wis.).....	1,915,373.00	36,490.29	6,358.44	6,415.45
Minneapolis F & M (Minn.).....				1,624.09
Minnesota Impl. Mutual (Minn.).....	2,154,037.00	23,659.46	13,581.25	10,747.25
National-Ben Franklin (Pa.).....	329,982.00	6,208.34	110.72	3,151.52
National Fire (Conn.).....	2,695,909.00	47,960.85	26,350.68	22,402.39
National Liberty (N. Y.).....	999,749.00	17,213.84	6,264.91	7,154.91
National Security Fire (Neb.).....*	1,500.00	40.70	64.21	64.21
National Union (Pa.).....	223,560.00	7,687.90	1,506.96	1,485.96
Netherlands (The Hague).....	1,349,503.00	24,277.67	1,556.22	4,769.08
Newark (N. J.).....	630,447.00	9,734.69	5,099.80	5,069.80
New Hampshire (N. H.).....	977,017.00	12,209.54	5,377.32	3,856.82
New Jersey (N. J.).....	208,805.00	2,682.79	521.37	621.87
New Zealand (Auckland).....	671,819.00	11,322.57	4,388.76	5,899.29
Niagara (N. Y.).....	2,730,435.00	50,572.17	7,970.48	14,689.48
North American (Iowa).....	14,000.00	229.00	110.00	110.00
North Brit. & Merc. (London).....	2,508,848.00	47,014.54	36,607.87	45,796.87
North China (Shanghai).....	141,439.00	2,131.73	113.86	113.86
North River (N. Y.).....	1,902,637.00	17,934.52	2,399.97	4,543.97
Northern Assurance (London).....	2,674,624.00	53,655.41	55,123.03	63,561.56
Northern Insurance (N. Y.).....	533,390.00	8,489.27	1,118.59	1,661.09
Northwestern F & M (Minn.).....	1,480,354.00	32,027.09	15,184.70	15,856.67
Northwestern Mutual (Wash.).....	2,122,743.00	35,408.76	12,291.64	29,591.64
Northwestern National (Wis.).....	1,703,205.00	32,845.91	11,317.77	10,667.77
Norwich Union (Norwich).....	2,180,645.00	37,152.46	14,864.33	17,357.67
Ohio Millers Mutual (Ohio).....	782,068.00	4,935.56	4,337.93	8,925.50
Orient (Conn.).....	354,451.00	5,488.44	4,230.34	4,308.34
Pacific (N. Y.).....	131,438.00	1,639.73	120.33	171.63
Pacific States (Ore.).....	396,725.00	7,460.28	2,531.10	2,457.60
Palatine (London).....	730,394.00	15,134.69	3,746.19	5,629.00
Patriotic (N. Y.).....	173,710.00	1,973.58	366.98	466.98
Pennsylvania (Pa.).....	1,041,009.00	19,765.00	7,193.72	18,443.72
Penn. Millers' Mut. (Pa.).....	87,936.00	1,632.66	288.85	288.85
Penix (Paris).....	153,019.00	2,297.58	122.96	50.35
Philadelphia F & M (Pa.).....	1,640,501.00	12,344.71	1,722.31	1,717.74
Phoenix Assurance (London).....	1,313,636.00	28,144.76	5,295.04	5,716.04
Phoenix (Conn.).....	2,967,462.00	54,570.08	34,406.76	39,487.75
Providence Washington (R. I.).....	755,700.00	11,717.96	5,999.27	6,849.97
Queen (N. Y.).....	3,049,010.00	52,367.13	19,187.14	27,216.14
Queensland (Sydney).....	293,051.00	4,985.54	2,027.67	2,027.67

*Deduct.

FIRE BUSINESS 1923 (Continued) TABLE "D-1"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Reliance (Pa.)	\$ 538,065.00	\$ 9,094.46	\$ 4,897.16	\$ 5,772.16
Retail Hardware (Minn.).....	1,783,682.00	19,907.30	6,239.60	6,239.60
Rhode Island (R. I.).....	208,400.00	3,235.05	6.67	9.22
Richmond (N. Y.).....	671,474.00	6,340.38	1,880.19	3,337.11
Rocky Mountain (Mont.).....*	440,686.00	22,266.42	11,908.28	14,617.50
Royal Exchange (London).....	879,013.00	13,361.78	3,406.09	4,924.31
Royal Insurance (Liverpool).....	4,869,848.00	90,620.28	32,922.05	36,789.05
Safeguard (N. Y.).....	569,858.00	9,588.41	3,743.57	4,731.57
Scot. Union & Natl. (Edinburgh)....	1,998,735.00	36,272.21	9,544.09	13,053.05
Security (Conn.)	625,732.00	11,141.78	2,722.63	4,344.67
South British (Auckland).....	161,101.00	2,551.78	2,342.27	1,754.46
Springfield F & M (Mass.).....	5,808,643.00	105,289.65	47,256.43	44,073.95
St. Paul F & M (Minn.).....	4,427,074.00	69,860.60	20,895.07	27,153.29
Standard (Conn.)	439,589.00	7,358.28	2,998.86	4,078.22
Star Insurance (N. Y.).....	1,385,580.00	29,513.93	16,960.68	17,520.67
State Assurance (Liverpool).....	120,264.00	2,378.78	2,068.01	3,347.14
Sterling (Ind.)	1,567,642.00	27,707.25	924.76	14,236.12
Stuyvesant (N. Y.).....	156,267.00	2,069.07	241.73	3,647.12
Sun (London)	1,201,136.00	19,320.33	3,990.48	4,796.89
Superior (Pa.)	513,513.00	7,809.77	1,519.91	1,519.91
Svea (Gothenburg)	2,645,748.00	51,789.60	19,526.37	23,584.07
Tokio M & F (Tokio).....	1,070,042.00	7,103.37	4,086.18	5,493.18
Twin City (Minn.).....	817,375.00	19,982.24	23,173.11	25,699.46
Union Assurance (London).....	834,316.00	15,607.56	6,798.97	7,041.36
Union Insurance (Hong Kong).....	2,299,460.00	27,177.71	6,036.73	11,745.06
United Mutual (Mass.).....	334,898.00	5,413.98	5.59	5.59
United States Fire (N. Y.).....	1,666,883.00	19,438.42	2,530.78 *	50.22
Urbaine (Paris)	1,729,946.00	26,991.71	34,916.43	35,694.00
Utah Home (Utah).....	179,189.00	2,469.76	96.76	321.10
Victory (Pa.)	217,591.00	2,929.47	1,477.25	1,477.25
Westchester (N. Y.).....	2,717,714.00	50,098.31	9,123.32	17,472.54
Western (Toronto)	763,789.00	9,784.07	712.76	2,189.76
World Auxiliary (London).....	314,817.00	2,910.30 *	85.27	869.31
Yorkshire (York)	881,834.00	18,763.39	4,408.94	5,362.94
Totals.....	\$207,927,980.00	\$ 3,529,635.29	\$ 1,593,792.48	\$ 1,917,117.11

AUTOMOBILE BUSINESS 1923 TABLE "D-2"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 6,450.00	\$ 235.28	\$	\$
Agricultural (N. Y.).....	382,500.00	3,418.72	7,234.25	5,935.45
Albany (N. Y.).....	1,900.00	41.60	.....	.....
Alliance (Pa.)	86,884.00	1,296.69	565.28	780.59
American Central (Mo.).....	159,293.00	1,248.25	325.92	325.92
American Eagle (N. Y.).....	20,201.00	465.04 *	29.50	165.50
American Insurance (N. J.).....	23,424.00	320.57	.....	.....
Atlas (London)	62,483.00	1,344.37	75.94	75.94
Automobile (Conn.)	1,804,500.00	16,148.77	7,326.41	6,479.41
Bankers & Shippers (N. Y.).....	801.00	10.18	408.87	408.87
Boston (Mass.)	198,017.00	862.25	1,956.35	1,370.80
California (Cal.)	5,100.00	192.48	.....	.....
Camden (N. J.).....	149,354.00	779.72	1,558.70	128.70
Citizens (Mo.)	850.00	8.07	.....	.....
Columbia (N. J.).....	106,188.00	1,906.70	30.00	30.00

*Deduct

AUTOMOBILE BUSINESS 1923 (Continued) TABLE "D-2"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Commercial Union (London).....	\$* 50.00	\$ 189.89	\$	\$
Commonwealth (N. Y.).....	308,600.00	3,975.56	1,119.45	694.45
Connecticut (Conn.).....	78,450.00	1,598.68	1,276.47	76.47
Continental (N. Y.).....	101,002.00	2,325.11*	147.53	827.47
Eagle (N. Y.).....	9,233.00	144.73		
Fidelity-Phenix (N. Y.).....	80,802.00	1,860.07*	118.02	661.98
Fire Association (Pa.).....	* 2,250.00	2,538.05	952.82	3,173.37
Fireman's Fund (Cal.).....	1,167,761.00	18,524.29	5,552.07	5,632.07
Franklin (Pa.).....	40,305.00	1,198.24	170.13	170.13
Glens Falls (N. Y.).....	78,215.00	837.47	620.00	45.00
Grain Dealers (Ind.).....	* 1,500.00	10.08		
Great American (N. Y.).....	13,560.00	174.90*	225.00*	225.00
Hanover (N. Y.).....	46,541.00	910.16	67.45	117.45
Hartford (Conn.).....	3,621,602.00	29,220.97	14,220.40	16,994.90
Home Insurance (N. Y.).....	253,663.00	9,856.80	9,681.93	16,903.06
Imperial (N. Y.).....	201,415.00	3,997.15	1,171.57	1,171.57
Insurance Co. of Am. (Pa.).....	781,957.00	11,670.22	5,087.48	7,025.32
Insurance Co. of Pa. (Pa.).....	74,690.00	2,215.12		1,749.83
London Assurance (London).....	52,033.00	1,125.73	534.56	1,984.56
Maryland Motor Car (Md.).....	177,612.00	3,430.33	650.99	528.99
Massachusetts F & M (Mass.).....	4,350.00	60.33		
Mercantile (N. Y.).....	112,400.00	1,654.44	353.07	353.07
Millers Nat'l. (Ill.).....		3.82	67.20	1,790.20
Milwaukee Mechanics (Wis.).....	84,050.00	2,200.49	997.90	1,080.10
National Liberty (N. Y.).....		4.97*	75.00	
National Union (Pa.).....	1,550.00	14.55	64.75	64.75
Newark (N. J.).....	208,676.00	4,235.28	1,665.18	1,555.18
New Hampshire (N. J.).....			50.00	
New Jersey (N. J.).....	* 1,908.00*	24.85		1,516.64
Niagara (N. Y.).....	544,319.00	9,493.67	6,948.71	7,928.71
North Brit. & Merc. (London).....	11,300.00	252.52		
North River (N. Y.).....	69,105.00	1,747.14	68.62	1,350.02
Northern Assurance (London).....	166,455.00	2,784.60	732.70	1,182.70
Northwestern F & M (Minn.).....	119,485.00	1,112.96*	264.02	220.98
Northwestern Mutual (Wash.).....	5,900.00	172.30	275.00	
Northwestern National (Wis.).....	480,116.00	8,196.92	4,981.88	4,253.71
Norwich Union (Norwich).....	776,320.00	26,231.35	20,118.13	21,386.28
Pacific (N. Y.).....	456,487.00	16,235.71	1,596.76	1,589.76
Pacific States (Ore.).....	149,299.00	3,807.01	1,264.38	1,540.83
Palatine (London).....	19,304.00	582.19	663.10	1,219.10
Pennsylvania (Pa.).....	285,000.00	3,272.89	198.35	293.35
Philadelphia F & M (Pa.).....	169,952.00	2,584.91	117.00	6.00
Phoenix Assurance (London).....	3,403,217.00	20,796.15	8,567.62	8,063.62
Phoenix (Conn.).....		*	30.00	30.00
Providence Washington (R. I.).....	12,500.00	323.69		
Queen (N. Y.).....	325,034.00	4,667.73	1,267.70	1,267.70
Reliance (Pa.).....	26,790.00	596.47	82.95	76.95
Rocky Mountain (Mont.).....	9,356.00	953.01	470.22	470.22
Royal Insurance (Liverpool).....	262,959.00	5,317.19	3,313.21	3,138.21
Scot. Union & Natl. (Edinburgh).....	6,160.00	47.10		
Security (Conn.).....		15.63		
Springfield F & M (Mass.).....	37,875.00	861.26		1,600.00
St. Paul F & M (Minn.).....	309,812.00	2,909.24	1,356.67	1,436.67
Sterling (Ind.).....	587,222.00	7,402.59	5,882.02	2,803.50
Stuyvesant (N. Y.).....	850.00	76.07		1,516.64

*Deduct.

AUTOMOBILE BUSINESS 1923 (Continued) TABLE "D-2"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Tokio M & F (Tokio).....	\$ 238,578.00	\$ 4,376.26	\$ 2,447.56	\$ 2,447.56
Twin City (Minn.).....	348,471.00	3,696.40	1,592.65	68.20
Union Insurance (Hong Kong).....	545,874.00	8,160.49	6,470.98	5,080.98
United States Fire (N. Y.).....	31,420.00	1,553.61	347.35	647.35
Urbaine (Paris)	2,189.00	41.52	5.95	5.05
Victory (Pa.)	36,468.00	687.90	.....	.....
Westchester (N. Y.).....	227,520.00	1,988.66	1,678.56	178.56
Western (Toronto)	5,700.00	146.30	.....	.....
Yorkshire (York)	28,900.00	715.94 *	1,614.20	1,585.80
Totals.....	\$ 20,200,641.00	\$ 274,038.65	\$ 131,628.44	\$ 150,981.19

HAIL BUSINESS 1923 TABLE "D-3"
Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Agricultural (N. Y.).....	\$ 18,000.00	\$ 951.85	\$ 55.00	\$ 55.00
American Alliance (N. Y.).....	67,065.00	5,984.25	4,454.00	4,454.00
American Eagle (N. Y.).....	92,849.00	9,286.81	893.41	1,032.41
Automobile (Conn.)	123,523.00	12,504.97	15,385.50	15,385.50
Continental (N. Y.).....	464,252.00	46,434.12	50,703.92	50,880.92
Equity Mutual (Mont.).....	.....	5,029.00	.....	49.51
Federal (N. J.).....	30,183.00	2,908.30	6,562.69	6,562.69
Federated Fire Re-Ins. (Iowa).....	339,249.00	31,629.30	36,854.97	36,031.32
Fidelity-Phenix (N. Y.).....	371,402.00	37,147.31	40,595.65	40,793.25
Franklin (Pa.)	89,440.00	9,775.70	11,198.09	10,857.90
Globe & Rutgers (N. Y.).....	34,646.00	2,574.54	664.70	664.70
Great American (N. Y.).....	478,062.00	48,209.86	44,160.67	44,360.67
Hartford (Conn.)	302,621.00	19,924.63	59,199.63	59,243.38
Hawkeye (Iowa)	391,728.00	42,425.53	50,762.84	50,844.84
Home Insurance (N. Y.).....	484,737.00	52,840.20	73,827.48	75,089.14
Hudson (N. Y.).....	59,276.00	6,238.04	7,630.27	7,482.30
Massachusetts F & M (Mass.).....	12,925.00	1,326.60	.....	.....
Mercantile (N. Y.).....	824.00	82.40	76.59	76.59
Merchants (N. Y.).....	38,398.00	4,069.45	6,919.53	6,819.53
National Union (Pa.).....	178,652.00	35,818.05	23,268.89	23,268.89
Niagara (N. Y.).....	61,031.00	4,970.92	17,062.22	17,062.22
North American (Iowa).....	6,556.00	655.60	431.48	431.48
North Brit. & Merc. (London).....	17,812.00	2,132.15	2,338.10	2,338.10
Northwestern F & M (Minn.).....	189,031.00	18,690.28	22,880.95	22,880.95
Norwich Union (Norwich).....	1,857.00	185.70	64.28	64.28
Providence Washington (R. I.).....	214,595.00	21,656.47	26,681.43	26,681.43
Ranchers Hail & Fire (Mont.).....	65,010.00	3,452.97	8,898.25	1,832.60
Security (Conn.)	123,424.00	12,625.06	19,285.67	18,955.67
State Farm. Mut. Hail (Minn.).....	888,293.00	80,534.51	104,655.26	31,289.08
Twin City (Minn.).....	291,810.00	30,277.04	27,751.84	27,751.84
Westchester (N. Y.).....	224,132.00	24,337.46	26,749.82	26,749.82
Totals.....	\$ 5,661,383.00	\$ 574,679.07	\$ 690,013.13	\$ 609,990.01

*Deduct.

TORNADO BUSINESS 1923

TABLE "D-4"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 275,800.00	\$ 1,376.38	\$ 3,323.65	\$ 3,323.65
Agricultural (N. Y.)	2,000.00	6.28	8.24	8.24
American Alliance (N. Y.)	5,000.00	26.50	50.00	50.00
American Central (Mo.)	49,100.00	224.21	.....	.....
American Eagle (N. Y.)	23,318.00	93.68	86.13	86.13
American Equitable (N. Y.)	5,000.00	6.64	.....	.....
American Insurance (N. J.) .....	.....	.....	7.34	7.34
American National (Ohio)	* 231.00	* 2.16	.....	.....
Automobile (Conn.)	23,466.00	93.20	.....	.....
Boston (Mass.)	* 245,748.00	* 948.95	.....	.....
Camden (N. J.)	2,291.00	8.68	.....	.....
Columbia (N. J.)	500.00	5.30	.....	.....
Commercial Union (London)	2,500.00	7.25	.....	.....
Continental (N. Y.)	116,550.00	467.94	430.63	430.63
Eagle Star & Brit. Dom. (London)	28,750.00	185.74	.....	.....
Fidelity-Phenix (N. Y.)	93,212.00	374.01	344.49	344.49
Fire Association (Pa.)	12,657.00	50.01	.....	.....
Fireman's Fund (Cal.)	5,450.00	31.16	.....	.....
Fireman's Insurance (N. J.)	51,980.00	133.19	.....	.....
Fitchburg Mutual (Mass.)	2,000.00	12.68	.....	.....
Franklin (Pa.)	82,225.00	325.00	37.00	37.00
Glens Falls (N. Y.)	3,624.00	20.06	11.01	11.01
Grain Dealers (Ind.)	* 350.00	179.54	25.00	.....
Great American (N. Y.)	79,365.00	509.26	3,188.22	3,138.22
Hampton Roads F & M (Va.)	768.00	2.51	.04	.....
Harware Dealers (Wis.)	74,200.00	365.25	.....	.....
Hartford (Conn.)	287,825.00	1,516.46	21.65	21.65
Hawkeye (Iowa)	* 100.00	* .28	.....	.....
Home Insurance (N. Y.)	566,262.00	2,925.00	5,260.71	4,784.21
Imperial (N. Y.)	1,500.00	15.90	.....	.....
Insurance Co. of Am. (Pa.)	2,550.00	123.93	.....	.....
Knickerbocker (N. Y.)	2,500.00	3.32	.....	.....
Liverp'l & Lon. & Globe (Liverpool)	30,000.00	415.50	.....	.....
Massachusetts F & M (Mass.)	3,000.00	12.00	.....	.....
Mechanics (Pa.)	4,300.00	32.25	.....	.....
Mercantile (N. Y.)	1,000.00	7.50	.....	.....
Merchants (Colo.)	* 75.00	* .21	.....	.....
Merchants (N. Y.)	* 100.00	* .14	21.45	1.45
Michigan Millers (Mich.) .....	.....	.....	5.52	5.52
Millers Mutual (Ill.)	10,000.00	30.60	.....	.....
Millers Nat'l (Ill.)	535,540.00	1,040.50	* 233.38	* 38.38
Mill Owners Mutual (Iowa)	7,500.00	.....	.....	.....
Milwaukee Mechanics (Wis.)	9,000.00	28.88	.....	.....
Minneapolis F & M (Minn.) .....	.....	.....	.....	152.04
Minnesota Impl. Mutual (Minn.)	3,500.00	* 253.24	.....	.....
National Fire (Conn.)	27,700.00	135.96	.....	.....
Netherlands (The Hague)	2,000.00	6.40	.....	.....
New Hampshire (N. H.)	4,766.00	15.52	9.18	9.18
Niagara (N. Y.)	3,665.00	13.88	11.11	11.11
North American (Iowa)	6,940.00	136.00	.....	.....
North Brit. & Merc. (London)	42,500.00	117.55	.....	.....
North River (N. Y.)	550.00	1.04	.....	.....
Northern Assurance (London)	93,000.00	371.62	182.79	103.84
Northwestern F & M (Minn.)	81,810.00	457.30	408.65	178.65
Northwestern National (Wis.)	51,550.00	163.76	.....	.....

*Deduct.

TORNADO BUSINESS 1923

(Continued)

TABLE "D-4"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Norwich Union (Norwich).....	\$* 7,000.00	\$* 15.85	\$	\$
Pennsylvania (Pa.)	3,500.00	11.50	.....	.....
Penn. Millers' Mut. (Pa.).....	407.00	1.32	.03	.....
Philadelphia F & M (Pa.).....	1,800.00	10.83	.....	.....
Phoenix Assurance (London).....	3,000.00	31.80	.....	.....
Queen (N. Y.).....	50,250.00	193.20	12.90	26.90
Reliance (Pa.)	5,000.00	45.00	64.60	64.60
Richmond (N. Y.).....	* 2,550.00	* 8.80	6.55	.....
Rocky Mountain (Mont.).....	* 13,215.00	77.19	133.18	133.18
Royal Exchange (London).....	19,790.00	47.18	5.51	5.51
Royal Insurance (Liverpool).....	42,950.00	143.79	5.17	20.17
Scot. Union & Natl. (Edinburgh)	7,000.00	85.35	.....	.....
Security (Conn.)	18,255.00	108.32	.....	.....
Springfield F & M (Mass.).....	66,375.00	382.43	409.02	409.02
St. Paul F & M (Minn.).....	142,455.00	574.39	154.65	84.65
State Assurance (Liverpool).....	7,700.00	39.15	.....	.....
Sterling (Ind.)	9,500.00	76.25	.....	.....
Twin City (Minn.).....	142,290.00	882.23	1,455.90	1,455.90
United States Fire (N. Y.).....	1,500.00	4.80	.....	.....
Westchester (N. Y.).....	10,249.00	7.58	.....	.....
Totals.....	\$ 2,981,366.00	\$ 13,568.02	\$ 15,446.94	\$ 14,865.9.

MARINE & INLAND BUSINESS 1923

TABLE "D-5"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 396,412.00	\$ 233.97	\$	\$
Agricultural (N. Y.).....	700.00	.53	.....	.....
Alliance (Pa.)	541,223.00	880.60	182.43	199.96
American Alliance (N. Y.).....	.....	120.00	18.00	18.00
American Eagle (N. Y.).....	228,199.00	80.70	.....	.....
Automobile (Conn.)	918,803.00	4,336.28	553.36	528.36
Camden (N. J.).....	33,978.00	78.18	19.15	19.15
Commercial Union (London).....	3,370,624.00	564.12	.....	.....
Commonwealth (N. Y.).....	5,000.00	20.00	5.00	5.00
Continental (N. Y.).....	1,094,676.00	398.36	.....	.....
Federal (N. J.).....	11,338,882.00	1,210.19	.....	.....
Fidelity-Phenix (N. Y.).....	915,498.00	322.72	.....	.....
Fireman's Fund (Cal.).....	438,512.00	213.58	565.71	565.71
Franklin (Pa.)	39,342.00	95.43	.....	.....
Great American (N. Y.).....	521,196.00	639.20	151.29	205.29
Hartford (Conn.)	727,691.00	1,108.44	194.46	194.46
Home F & M (Cal.).....	42,283.00	303.90	.....	.....
Home Insurance (N. Y.).....	1,232,667.00	1,237.18	507.34	507.34
Insurance Co. of Am. (Pa.).....	1,769,794.00	1,938.47	115.06	115.06
Mercantile (N. Y.).....	5,000.00	20.00	.....	.....
Milwaukee Mechanics (Wis.).....	827.00	6.20	.....	.....
National Liberty (N. Y.).....	625,478.00	5,516.22	83.10	83.10
North Brit. & Merc. (London).....	33,750.00	75.59	5.63	5.63
North River (N. Y.).....	600.00	11.55	.....	.....
Northern Assurance (London).....	26,334.00	60.28	14.36	14.36

*Deduct.

MARINE & INLAND BUSINESS 1923 (Continued) TABLE "D-5"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Norwich Union (Norwich).....	\$ 229,030.00	\$ 303.10	\$ 148.28	\$ 148.28
Pennsylvania (Pa.)	20,700.00	73.00	.....	.....
Philadelphia F & M (Pa.).....	1,000.00	25.00	.....	.....
Phoenix Assurance (London).....	343,545.00	454.65	222.43	222.43
Phoenix (Conn.)	4,100.00	107.50	.....	.....
Providence Washington (R. I.).....	47,874.00	329.54	.....	.....
Royal Exchange (London).....	240.00	4.62	.....	.....
Royal Insurance (Liverpool).....	1,500.00	3.75	.....	.....
Security (Conn.)	33,982.00	78.30	19.15	19.15
Springfield F & M (Mass.).....	487,734.00	181.41	4.65	4.65
St. Paul F & M (Minn.).....	2,554,439.00	1,007.46	299.23	299.23
Tokio M & F (Tokio).....	3,420.00	65.83	.....	.....
United States Fire (N. Y.).....	2,859.00	24.23	.....	.....
Westchester (N. Y.).....	52,029.00	95.52	55.98	55.98
Totals.....	\$ 28,089,921.00	\$ 22,225.70	\$ 3,164.61	\$ 3,211.14

MISCELLANEOUS BUSINESS 1923

TABLE "D-6"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 1,800.00	\$ 1.49	\$	\$
Agricultural (N. Y.)	900.00	.72	.....	.....
American Eagle (N. Y.)	10,350.00	15.26	.....	.....
American National (Ohio)	* 215.00 *	.15	.....	.....
Atlas (London)	175,000.00	127.19	.....	.....
Automobile (Conn.)	20,000.00	30.00	.....	.....
Boston (Mass.)	1,074.00	.87	.....	.....
California (Cal.)	15,000.00	7.95	.....	.....
Camden (N. J.)	1,000.00	.83	.....	.....
Columbia (N. J.)	21,250.00	15.35	.....	.....
Commercial Union (London)	173,000.00	89.00	.....	.....
Commercial Union (N. Y.)	18,000.00	14.82	.....	.....
Continental (N. Y.)	51,750.00	76.32	.....	.....
Eagle Star & Brit. Dom. (London)	40,934.00	718.63	634.73	634.73
Fidelity-Phenix (N. Y.)	41,400.00	61.06	.....	.....
Fire Association (Pa.)	1,400.00	1.16	.....	.....
Fireman's Fund (Cal.)	6,000.00	45.00	.....	.....
Firemen's Insurance (N. J.)	26,500.00	28.59	.....	.....
Franklin (Pa.)	1,000.00	87.50	.....	.....
Glens Falls (N. Y.)	528,534.00	5.85	.....	.....
Great American (N. Y.)	7,200.00	12.10	.....	.....
Hampton Roads F & M (Va.)	77.00	.06	.....	.....
Hartford (Conn.)	102,400.00	867.76	146.93	146.93
Hawkeye (Iowa)	150.00	.12	.....	.....
Home Insurance (N. Y.)	1,000.00	121.65	150.00	150.00
Imperial (N. Y.)	21,250.00	15.35	.....	.....
Insurance Co. of Am. (Pa.)	461,950.00	419.71	.....	.....
Liverp'l & Lon. & Globe (Liverpool) *	3,573.00 *	15.00	.....	.....
Merchants (Colo.)	113.00	.09	.....	.....
Newark (N. J.)	4,000.00	2.79	.....	.....
New Hampshire (N. H.)	1,038.00	.86	.....	.....
New Jersey (N. J.) .....	.....	.06	.....	.....
Niagara (N. Y.)	5,938.00	52.31	.52	.52
North Brit. & Merc. (London)	427,500.00	840.12	.....	.....
Norwich Union (Norwich)	2,500.00	3.25	.....	.....
Palatine (London)	47,000.00	36.86	.....	.....
Penn. Millers' Mut. (Pa.)	41.00	.05	.....	.....
Phoenix Assurance (London)	55,750.00	43.15	.....	.....
Queen (N. Y.)	226,782.00	55.47	.....	.....
Richmond (N. Y.)	* 12,500.00 *	5.30	.....	.....
Royal Exchange (London)	1,000.00	.83	.....	.....
Royal Insurance (Liverpool)	474,108.00	101.29	.....	.....
St. Paul F & M (Minn.) .....	.....	1.16	.....	.....
Union Assurance (London)	27,000.00	23.13	.....	.....
Union Insurance (Hong Kong)	160,000.00	168.81	.....	.....
United States Fire (N. Y.)	* 182,500.00 *	101.89	.....	.....
Urbaine (Paris)	12,506.00	216.23	196.09	196.09
Utah Home (Utah)	187.00	.16	.....	.....
Westchester (N. Y.)	1,200.00	1.00	.....	.....
Totals	\$ 2,976,794.00	\$ 4,189.62	\$ 1,128.27	\$ 1,128.27

*Deduct.

FIRE INSURANCE COMPANIES
Summary of Statements as to Capital, Surplus, Assets and Liabilities—December 31, 1923

NAME	Paid Up Capital U. S. Companies	U. S. Deposits Foreign Companies	Admitted Assets	Losses Unpaid	Total Liabilities Including Capital Or U. S. Deposits	Surplus Over All Liabilities	Surplus As Regards Policyholders
Aetna (Conn.).....	\$ 5,000,000.00	\$	\$41,931,880.36	\$ 2,642,086.49	\$31,001,499.28	\$10,930,381.08	\$15,930,381.08
Agricultural (N. Y.).....	1,000,000.00		8,296,360.91	667,952.57	6,263,063.24	2,093,297.67	3,093,297.67
Albany (N. Y.).....	250,000.00		1,660,450.85	70,241.94	974,959.59	685,491.26	955,491.26
Alliance (Pa.).....	1,000,000.00		6,214,859.91	624,659.81	4,161,970.61	2,052,889.30	3,052,889.30
American Alliance (N. Y.).....	1,000,000.00		4,844,356.36	164,058.81	2,808,015.87	2,036,340.49	3,036,340.49
American Central (Mo.).....	1,000,000.00		8,181,693.31	564,956.32	6,313,644.24	1,868,049.07	2,868,049.07
American Eagle (N. Y.).....	1,000,000.00		7,472,266.11	444,010.97	5,664,690.07	1,807,576.04	2,807,576.04
American Equitable (N. Y.).....	500,000.00		2,034,180.47	221,828.87	1,430,901.73	603,278.74	1,103,278.74
American Insurance (N. J.).....	3,000,000.00		20,912,007.91	1,598,294.82	17,129,372.85	3,782,635.06	6,782,635.06
American National (Ohio).....	500,000.00		994,256.66	81,554.82	777,160.89	217,095.77	717,095.77
Atlas (London).....		400,000.00	5,837,594.04	343,582.99	4,722,153.12	1,115,440.92	1,515,440.92
Automobile (Conn.).....	2,000,000.00		16,505,486.30	1,716,872.15	13,987,738.89	2,526,747.41	4,526,747.41
Bankers & Shippers (N. Y.).....	1,000,000.00		4,266,649.12	671,979.86	3,451,178.50	815,470.62	1,815,470.62
Boston (Mass.).....	1,000,000.00		13,304,105.14	1,927,819.81	8,911,448.07	4,392,657.07	5,392,657.07
British American (Toronto).....	.....	200,000.00	2,274,516.61	224,963.00	1,651,782.66	622,733.95	822,733.95
Caledonian (Edinburgh).....		200,000.00	4,228,987.00	273,762.93	3,208,557.36	1,022,429.64	1,222,429.64
California (Cal.).....	1,000,000.00		3,408,298.92	161,433.56	2,929,838.40	478,460.52	1,478,460.52
Camden (N. J.).....	1,500,000.00		8,285,436.21	648,562.00	6,279,005.74	2,006,430.47	3,506,430.47
Citizens (Mo.).....	200,000.00		1,218,168.14	73,426.43	1,055,665.18	162,502.96	362,502.96
Columbia (N. J.).....	400,000.00		2,178,085.35	99,703.00	1,388,229.69	789,855.66	1,189,855.66
Commercial Union (London).....		800,000.00	15,832,085.11	1,346,274.00	11,124,441.32	4,707,643.79	5,507,643.79
Commonwealth (N. Y.).....	200,000.00		2,552,364.52	191,201.00	2,050,911.45	501,453.07	701,453.07
Concordia (Wis.).....	500,000.00		5,210,595.20	3,722,561.36	3,722,561.36	1,488,033.84	1,988,033.84
Connecticut (Conn.).....	1,000,000.00		5,694,393.58	266,510.72	4,886,335.50	805,058.08	1,805,058.08
.....	1,000,000.00		13,794,538.81	1,048,344.44	9,764,521.65	4,030,017.16	5,030,017.16
Continental (N. Y.).....	10,000,000.00		51,988,627.96	2,337,105.13	35,718,238.24	16,270,389.72	26,270,389.72
County (Pa.).....	500,000.00		1,834,359.84	83,197.97	1,393,735.72	440,624.12	940,624.12
Detroit F & M (Mich.).....	800,000.00		3,370,112.50	133,779.27	2,255,361.57	1,114,750.93	1,914,750.93
Eagle (N. Y.).....	500,000.00		1,161,082.48	14,883.45	658,365.62	502,716.86	1,002,716.86
Eagle Star & Brit. Dom. (London).....	.....	400,000.00	5,849,736.00	1,025,117.10	5,319,387.63	530,348.37	930,348.37
Employers' Fire (Mass.).....	1,000,000.00		2,961,153.79	125,241.53	1,997,375.29	963,778.50	1,963,778.50
Equitable F & M (R. I.).....	1,000,000.00		4,166,976.33	311,311.98	2,487,826.67	1,679,049.66	2,679,049.66
Eureka-Security F & M (Ohio).....	250,000.00		1,453,787.30	38,136.08	862,930.81	590,856.49	840,856.49
Export (N. Y.).....	400,000.00		8,999,674.58	1,052.90	445,842.27	453,832.31	853,832.31
Federal (N. J.).....	1,000,000.00		8,201,600.05	1,535,706.00	5,886,333.53	2,315,266.52	3,315,266.52

FIRE INSURANCE COMPANIES

(Continued)

TABLE "E"

NAME	Paid Up Capital U. S. Companies	U. S. Deposits Foreign Companies	Admitted Assets	Losses Unpaid	Total Liabilities Including Capital Or U. S. Deposits	Surplus Over All Liabilities	Surplus As Regards Policyholders
Fidelity-Phoenix (N. Y.)	5,000,000.00		38,784,757.66	1,949,243.41	25,658,652.20	13,126,405.46	18,126,105.46
Fire Association (Pa.)	1,000,000.00		16,569,962.42	1,171,690.60	11,483,614.01	5,086,318.41	6,086,318.41
Fireman's Fund (Cal.)	3,000,000.00		24,152,967.72	3,232,427.17	19,599,808.09	4,553,159.63	7,553,159.63
Firemen's Insurance (N. J.)	2,250,000.00		14,683,598.32	1,160,954.32	10,431,979.10	4,251,619.22	6,501,619.22
Fitchburg Mutual (Mass.)	Mutual		737,340.75	55,714.55	642,248.62	95,092.13	95,092.13
Franklin (Pa.)	1,000,000.00		8,251,533.57	624,208.00	6,069,227.63	2,182,395.94	3,182,395.94
Gen. Fire Assurance (Paris)		200,000.00	1,463,845.81	132,937.54	1,201,422.98	262,422.83	462,422.83
Girard F. & M. (Pa.)	1,000,000.00		5,025,111.42	265,062.44	3,949,854.39	1,075,257.03	2,075,257.03
Glens Falls (N. Y.)	1,000,000.00		11,888,241.25	1,074,299.17	8,882,636.79	3,005,704.46	4,005,704.46
Globe & Rutgers (N. Y.)	3,500,000.00		52,893,275.43	5,232,395.00	37,200,560.41	15,692,715.02	19,192,715.02
Grain Dealers (Ind.)	Mutual		1,660,948.96	20,436.18	626,268.67	1,034,680.29	1,034,680.29
Great American (N. Y.)	12,500,000.00		46,282,041.02	2,820,001.77	33,816,680.16	12,456,360.86	24,965,360.86
Hampton Roads F. & M. (Va.)	300,000.00		710,249.27	37,282.05	587,065.90	123,183.37	423,183.37
Hanover (N. Y.)	1,500,000.00		7,907,079.26	587,794.61	6,504,977.92	1,402,101.34	2,902,101.34
Hardware Dealers (Wis.)	Mutual		1,610,179.23	85,557.25	1,219,769.17	390,410.06	390,410.06
Hartford (Conn.)	8,000,000.00		74,493,584.39	5,724,919.29	60,307,183.90	14,186,400.49	22,186,400.49
Hawkeye (Iowa)	1,000,000.00		1,605,875.94	77,103.87	1,602,913.28	2,962.66	1,002,962.66
Home F. & M. (Cal.)	1,000,000.00		4,270,886.09	290,827.37	3,111,222.46	1,159,633.63	2,159,633.63
Home Insurance (N. Y.)	10,000,000.00		82,454,768.32	6,340,333.00	65,971,481.02	16,483,287.30	34,483,287.30
Hudson (N. Y.)	500,000.00		2,425,774.31	253,616.74	1,792,325.32	633,448.99	1,133,448.99
Imperial (N. Y.)	500,000.00		2,764,784.39	134,131.00	1,732,794.28	1,031,990.11	1,531,990.11
Importers & Exporters (N. Y.)	700,000.00		2,773,895.55	389,902.20	2,220,272.01	553,623.54	1,253,623.54
Insurance Co. of N. A. (Pa.)	5,000,000.00		50,019,377.01	6,141,764.63	34,273,366.68	15,746,010.33	20,746,010.33
Insurance Co. of Pa. (Pa.)	1,000,000.00		5,271,662.19	315,608.85	4,169,954.08	1,101,708.11	2,101,708.11
Law Union & Rock (London)		358,000.00	2,402,410.59	93,374.11	1,419,644.71	622,765.88	980,765.88
Liverpl' & Lon. & Globe (Liverpool)		600,000.00	20,732,719.55	1,813,271.62	15,198,776.90	5,504,942.65	6,104,942.65
London Assurance (London)		565,000.00	8,374,949.81	1,110,649.00	5,755,816.37	2,619,133.44	3,134,133.44
London & Lancashire (London)		510,000.00	8,420,895.87	294,620.03	4,922,970.93	3,497,888.94	4,007,888.94
Lon. & Prov. M. & Genl. (London)		200,000.00	928,891.33	35,174.33	467,316.39	461,574.94	661,574.94
Manhattan F. & M. (N. Y.)	400,000.00		1,000,000.00		400,000.00	600,000.00	1,000,000.00
Maryland Motor Car (Md.)	500,000.00		842,679.59	17,673.00	732,275.30	110,404.29	610,404.29
Massachusetts F. & M. (Mass.)	500,000.00		1,462,815.25	161,804.36	907,515.25	555,299.42	1,055,299.42
Mechanics (Pa.)	600,000.00		3,673,818.99	171,776.58	2,808,445.09	865,373.90	1,465,373.90
Mercantile (N. Y.)	1,000,000.00		4,712,649.01	247,880.50	3,511,948.00	1,200,701.01	2,200,701.01
Merchants (Colo.)	250,000.00		1,092,468.91	60,417.45	825,385.19	267,083.72	517,083.72

Merchants (N. Y.)	1,000,000.00	6,255,985.44	533,554.30	4,621,366.70	1,634,618.74	2,634,618.74
Michigan F & M (Mich.)	400,000.00	2,362,410.77	121,128.11	1,739,309.87	623,100.90	1,023,100.90
Michigan Millers (Mich.)	Mutual	2,360,557.61	155,746.89	1,310,458.93	1,050,098.58	1,050,098.58
Millers Mutual (Ill.)	Mutual	1,480,535.99	67,802.07	834,842.23	645,693.76	645,693.76
Millers Natl. (Ill.)	Mutual	3,935,300.35	153,140.89	2,004,308.92	1,930,991.43	1,930,991.43
Mill Owners Mutual (Iowa)	\$ Mutual	\$ 1,899,529.79	\$ 123,642.83	\$ 1,081,709.72	\$ 817,820.07	\$ 817,820.07
Milwaukee Mechanics (Wis.)	1,250,000.00	8,940,822.16	484,790.45	6,527,001.23	2,413,820.83	3,662,820.83
Minneapolis F & M (Minn.)	200,000.00	917,027.67	6,765.00	527,193.66	419,844.01	619,844.01
Minnesota Impl. Mutual (Minn.)	Mutual	1,932,374.84	106,059.00	1,461,896.88	470,677.96	470,677.96
National-Ben Franklin (Pa.)	1,000,000.00	4,757,541.29	312,995.72	3,938,245.94	1,819,295.35	1,819,295.35
National Fire (Conn.)	2,000,000.00	32,200,948.35	1,999,046.59	23,099,377.77	9,101,570.58	11,101,570.58
National Liberty (N. Y.)	1,500,000.00	12,518,516.71	856,970.97	9,515,623.52	3,002,893.19	4,502,893.19
National Security Fire (Neb.)	1,500,000.00	1,056,329.42	8,703.90	722,158.92	324,171.11	4,824,171.11
National Union (Pa.)	2,000,000.00	10,063,337.67	844,443.08	8,927,263.49	1,126,673.08	3,126,673.08
Netherlands (The Hague)	200,000.00	1,348,874.03	64,552.09	813,574.55	535,299.48	735,299.48
Newark (N. J.)	500,000.00	5,207,441.16	359,496.30	3,785,472.65	1,421,968.51	1,921,968.51
New Hampshire (N. H.)	2,000,000.00	11,275,626.67	582,371.90	7,873,397.23	3,402,229.44	5,402,229.44
New Jersey (N. J.)	1,000,000.00	2,804,673.61	310,503.74	2,650,090.64	1,154,582.97	1,154,582.97
New Zealand (Auckland)	400,000.00	2,289,882.09	215,331.81	1,661,072.49	628,609.60	1,028,609.60
Niagara (N. Y.)	3,000,000.00	17,580,217.82	1,535,228.00	13,847,083.61	3,733,134.21	6,733,134.21
North American (Iowa)	451,479.00	1,178,634.00	22,870.38	672,432.79	506,201.21	957,680.21
North Brit. & Merc. (London)	400,000.00	13,838,495.51	804,696.56	9,048,165.11	4,790,330.40	5,190,330.40
North China (Shanghai)	400,000.00	1,120,027.72	94,751.28	619,872.95	500,154.77	900,154.77
North River (N. Y.)	2,000,000.00	12,322,399.60	1,181,502.00	9,740,416.51	2,582,983.09	4,582,983.09
Northern Assurance (London)	400,000.00	9,625,827.79	635,655.57	6,922,024.17	2,103,803.62	2,503,803.62
Northern Insurance (N. Y.)	1,000,000.00	3,825,156.52	139,415.78	2,881,666.71	943,489.81	1,943,489.81
Northwestern F & M (Minn.)	400,000.00	1,897,337.73	100,658.09	1,671,046.29	626,291.44	626,291.44
Northwestern Mutual (Wash.)	Mutual	2,491,842.81	119,007.94	2,043,441.13	448,401.68	448,401.68
Northwestern National (Wis.)	1,000,000.00	10,804,642.57	321,924.63	8,220,546.13	2,484,126.44	3,484,126.44
Norwich Union (Norwich)	200,000.00	6,959,096.72	487,934.39	5,050,676.33	1,908,419.89	2,108,419.89
Ohio Millers Mutual (Ohio)	Mutual	774,137.40	94,494.58	413,600.30	360,537.10	360,537.10
Orient (Conn.)	1,000,000.00	6,369,114.59	200,149.22	4,367,983.77	2,001,130.82	3,001,130.82
Pacific (N. Y.)	400,000.00	3,852,146.04	423,470.95	2,735,242.69	1,116,903.35	1,516,903.35
Pacific States (Ore.)	310,420.00	1,029,283.84	37,721.01	826,727.98	192,555.86	192,555.86
Palatine (London)	330,000.00	5,359,069.96	358,492.00	3,925,553.65	1,433,516.31	1,763,516.31
Patriotic Ins. Co. Am. (N. Y.)	200,000.00	1,415,505.94	72,949.00	834,690.76	580,815.18	780,815.18
Pennsylvania (Pa.)	1,000,000.00	11,929,510.85	571,835.69	8,392,458.00	3,537,052.85	4,537,052.85
Penn. Millers' Mut. (Pa.)	Mutual	1,531,265.70	87,644.82	653,687.30	877,578.30	877,578.30
Phenix (Paris)	200,000.00	1,425,623.92	160,037.66	1,289,557.63	136,066.29	336,066.29
Philadelphia F & M (Pa.)	1,000,000.00	3,279,170.15	75,131.00	2,133,253.57	1,145,916.58	2,145,916.58

FIRE INSURANCE COMPANIES (Continued) TABLE "E"

NAME	Paid Up Capital U. S. Companies	U. S. Deposits Foreign Companies	Admitted Assets	Losses Unpaid	Total Liabilities Including Capital Or U. S. Deposits	Surplus Over All Liabilities	Surplus As Regards Policyholders
Phoenix Assurance (London).....	5,000,000.00	400,000.00	7,320,807.55	421,471.78	5,242,214.82	2,078,592.73	2,478,592.73
Phoenix (Conn.)	1,000,000.00	.....	29,397,972.60	1,489,500.47	18,247,372.60	11,150,593.80	16,150,593.80
Providence Washington (R. I.).....	3,000,000.00	.....	11,297,221.98	1,150,258.01	7,125,561.93	4,171,660.05	5,171,660.05
Queen (N. Y.).....	.....	.....	18,307,514.05	1,100,051.74	13,134,716.14	5,172,797.91	8,172,797.91
Queensland (Sydney) .....	.....	450,000.00	656,993.22	35,221.00	529,199.51	127,793.71	577,793.71
Ranchers Hail & Fire (Mont.).....	Mutual	.....	62,441.65	42,041.54	44,539.34	17,902.31	17,902.31
Reliance (Pa.)	400,000.00	.....	1,296,193.07	156,089.58	1,095,547.51	200,645.56	600,645.56
Retail Hardware (Minn.).....	Mutual	.....	2,360,107.78	114,777.89	1,326,697.88	933,409.90	933,409.90
Rhode Island (R. I.).....	600,000.00	.....	3,520,360.73	246,917.00	2,963,894.68	556,526.05	1,156,526.05
Richmond (N. Y.).....	500,000.00	.....	1,996,008.84	177,869.61	1,541,528.68	454,480.16	954,480.16
Rocky Mountain (Mont.).....	275,000.00	.....	622,786.13	74,535.41	365,245.94	257,540.19	532,540.19
Royal Exchange (London).....	.....	400,000.00	5,275,923.18	457,084.63	3,755,180.22	1,520,742.96	1,920,742.96
Royal Insurance (Liverpool).....	.....	400,000.00	21,756,058.67	1,538,931.28	16,292,200.32	5,463,858.35	5,863,858.35
Safeguard (N. Y.).....	200,000.00	.....	1,504,313.91	57,843.00	878,148.05	626,165.86	828,165.86
Scot. Union & Natl. (Edinburgh).....	.....	200,000.00	8,319,098.79	406,316.00	4,938,092.66	3,381,006.13	3,581,006.13
Security (Conn.)	1,000,000.00	.....	8,502,583.40	583,845.79	6,407,576.92	2,095,006.48	3,095,006.48
South British (Auckland).....	3,500,000.00	200,000.00	1,183,465.76	92,327.30	883,484.17	299,481.59	499,481.59
Springfield F & M (Mass.).....	4,000,000.00	.....	22,473,086.16	1,482,921.21	17,522,004.19	4,951,091.97	8,451,091.97
St. Paul F & M (Minn.).....	500,000.00	.....	21,413,890.21	1,476,237.38	11,727,443.99	6,086,446.22	10,086,446.22
Standard (Conn.) .....	.....	.....	1,590,817.58	72,397.43	1,403,423.93	187,393.65	687,393.65
Star Insurance (N. Y.).....	1,000,000.00	.....	4,389,060.97	284,680.43	3,119,779.92	1,269,281.05	2,269,281.05
State Assurance (Liverpool).....	.....	200,000.00	1,341,556.60	73,796.74	928,779.89	412,776.71	612,776.71
State Farm, Mut. Hail (Minn.).....	Mutual	.....	455,024.90	265,338.86	275,073.26	179,951.64	179,951.64
Sterling (Ind.).....	850,000.00	.....	2,579,690.19	215,551.21	2,279,594.56	600,095.63	1,450,095.63
Stuyvesant (N. Y.).....	700,000.00	.....	2,699,112.67	346,099.34	2,291,924.86	407,187.81	1,107,187.81
Sun (London).....	.....	400,000.00	7,227,782.20	486,155.00	5,480,377.12	1,747,405.08	2,147,405.08
Superior (Pa.)	1,000,000.00	.....	4,543,938.21	244,703.00	3,791,648.62	752,289.64	1,752,289.64
Svea (Gothenburg).....	.....	200,000.00	2,797,781.30	161,436.80	1,849,268.07	948,513.23	1,148,513.23
Tokio M & F (Tokio).....	.....	400,000.00	6,054,621.08	498,398.00	2,350,777.04	3,703,844.04	4,103,844.04
Twin City (Minn.).....	500,000.00	.....	1,778,691.55	54,716.74	1,606,486.79	172,204.76	672,204.76

Union Assurance (London).....	.....	400,000.00	3,075,937.31	240,814.00	2,683,680.11	392,257.20	792,257.20
Union Insurance (Hong Kong).....	.....	400,000.00	8,964,639.77	1,838,568.97	7,517,720.65	1,446,919.12	1,846,919.12
United Mutual (Mass.).....	Mutual	.....	1,030,480.23	48,444.41	679,295.23	351,185.00	451,185.00
United States Fire (N. Y.).....	2,000,000.00	.....	18,624,518.76	1,728,741.00	13,821,776.37	4,802,742.39	6,802,742.39
Urbaine (Paris).....	.....	300,000.00	5,671,342.70	726,463.73	5,058,609.22	612,733.48	912,733.48
Utah Home (Utah).....	400,000.00	.....	2,128,329.23	144,791.41	1,236,610.13	891,719.10	1,291,719.10
Victory (Pa.).....	500,000.00	.....	1,258,804.01	130,475.05	1,040,794.81	218,009.20	718,009.20
Weschester (N. Y.).....	1,500,000.00	.....	12,733,963.37	946,210.59	9,589,278.56	3,144,684.81	4,644,684.81
Western Mutual (Mont.).....	Mutual	.....	20,019.31	6,962.36	14,437.84	5,581.47	5,581.47
Western (Toronto).....	.....	400,000.00	4,296,821.77	848,956.00	3,265,112.64	1,031,709.13	1,431,709.13
World Auxiliary (London).....	.....	200,000.00	754,483.65	64,015.13	571,650.03	182,833.62	383,833.62
Yorkshire (York).....	.....	200,000.00	3,169,834.61	224,413.28	1,990,440.51	1,179,394.10	1,379,394.10

MISCELLANEOUS Statement Showing Accident, Health, Liability and Workmen's Com

NAME	Totals		Premium Fee Paid
	Premiums Received	Losses Paid	
Aetna Casualty & Surety (Conn.).....	\$ 52,753.60	\$ 57,760.46	\$ 1,080.07
Aetna Life (Conn.).....	110,647.44	51,391.41	
American Surety (N. Y.).....	46,192.72	142,886.46	948.85
Benefit Ass'n Ry. Employees (Ill.).....	47,046.15	17,389.16	965.92
Continental Casualty (Ind.).....	65,205.90	21,120.61	1,329.12
Continental Life (Mo.).....	10,460.22	1,585.42	
Employers Indemnity (Mo.).....	12,402.75	2,988.83	273.06
Employers Liability (London).....	3,837.41	1,272.43	125.00
Equitable Life N. Y.).....	4,546.24	955.32	
Federal Casualty (Mich.).....	221.90		125.00
Federal Life (Ill.).....	1,623.46	51.43	
Federal Surety (Iowa).....	16,028.05	1,903.17	400.70
Fidelity & Casualty (N. Y.).....	6,156.11	17,208.47	148.12
Fidelity & Deposit (Md.).....	55,626.84	36,529.40	1,137.54
Georgia Casualty Co. (Ga.).....	904.32		125.00
Globe Indemnity Co. (N. Y.).....	4,115.85	6,146.61	125.00
Great Northern Life (Wis.).....	5,730.31	653.49	
Hartford Accident & Indemnity (Conn.).....	87,732.55	67,188.84	1,779.65
Hartford Live Stock (N. Y.).....	6,262.07	3,817.00	150.24
Hartford Steam Boiler (Conn.).....	7,468.72	1,414.28	174.37
Indemnity Ins. Co. of America (Pa.).....	4,111.50	2,093.56	125.00
Independence Indemnity Co. (Pa.).....	1,792.26	836.00	125.00
Integrity Mutual Casualty (Ill.).....	8,233.96	2,904.51	189.68
Inter-State Business Men's (Ia.).....	5,136.68		127.73
Lincoln Accident & Life (Neb.).....		101.88	125.00
Lloyds Plate Glass (N. Y.).....	6,430.36	2,835.34	153.61
London Guarantee & Acc. (London).....	35,963.14	42,083.24	744.26
Loyal Protective (Mass.).....	964.55	352.49	125.00
Maryland Casualty (Md.).....	37,571.06	32,988.11	776.42
Massachusetts Bonding (Mass.).....	48,217.88	13,681.09	989.36
Massachusetts Protective (Mass.).....	66,461.90	46,425.10	1,354.94
Metropolitan Life (N. Y.).....	10,976.10	4,545.57	
Missouri State Life (Mo.).....	252.37		
Mutual Benefit Health & Acc. (Neb.).....	92,471.66	54,242.15	1,874.43
National Casualty (Mich.).....	7,690.69	3,008.76	178.81
National Life (Ill.).....	22.09	19.18	
National Surety (N. Y.).....	87,374.18	141,996.08	1,772.48
New York Plate Glass (N. Y.).....	5,952.69	1,490.83	144.05
North American Accident (Ill.).....	8,823.78	2,705.38	201.48
Occidental Life Ins. Co. (Cal.).....	18.40		
Ocean Accident & Guar. (London).....	1,481.02	1,363.76	125.00
Pacific Mutual Life (Cal.).....	43,403.87	11,477.05	
Preferred Accident (N. Y.).....	19,716.50	6,216.47	419.33
Royal Indemnity (N. Y.).....	56,442.69	28,212.63	1,153.85
Southern Surety (Iowa).....	16,304.18	4,039.23	407.60
Standard Accident (Mich.).....	41,818.26	14,309.27	\$61.37
Travelers (Conn.).....	29,726.41	16,853.79	
United States Casualty (N. Y.).....	1,994.43	1,055.79	125.00
U. S. Fidelity & Guaranty (Md.).....	184,928.06	142,886.82	3,723.56
U. S. Natl. Life & Cas. Co. (Ill.).....	25.90	37.97	
Western Casualty (Colo.).....	3,275.70	1,783.55	125.00
Totals.....	\$1,372,544.88	\$1,012,808.39	\$ 24,834.90

**Accident & Health.

INSURANCE COMPANIES **TABLE "F-1"**
pensation Business Transacted in Montana for the Calendar Year 1923

Accident		Health		Liability		Workmen's Compensation	
Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
\$ 69.72	\$	\$	\$	\$ 66.34	\$	\$ 6.06	\$
14,134.06	4,530.66	4,140.18	2,010.21	14,214.76	5,528.00	56,885.67	26,477.31
**47,046.15	**17,389.16	.....	.....	.....	.....	.....	.....
50,443.43	14,397.20	14,086.36	6,658.23	.....	.....	463.02	65.18
.....
**10,460.22	** 1,585.42	.....	.....	.....	.....	.....	.....
3,968.22	731.49	.....	.....	* 79.00	.....	.....	.....
1,193.84	163.57	340.31	.....	362.20	12.00	.....	.....
1,877.66	419.63	2,668.58	535.69	.....	.....	.....	.....
** 221.90	.....	.....	.....	.....	.....	.....	.....
.....
1,623.46	51.43	.....	.....	.....	.....	.....	.....
369.53	16.66	275.36	549.99	340.69	.....	.....	.....
602.75	451.88	111.50	.....	964.01	.....	65.20	59.00
.....
.....
167.02	33.34	93.56	63.02	158.96	.....	.....	.....
2,495.06	421.33	3,235.25	232.16	.....	.....	.....	.....
5,019.76	8,732.98	1,163.71	539.49	6,103.60	596.95	18,250.61	6,792.14
.....
.....
.....	.....	.....	.....	661.10	.....	645.61	1,763.35
.....	.....	.....	.....	35.34	.....	219.50	836.00
73.90	.....	76.90	.....	439.87	20.00	5,785.27	2,731.94
** 5,136.68	.....	.....	.....	.....	.....	.....	.....
.....	** 101.88	.....	.....	.....	.....	.....	.....
.....
.....
409.65	144.27	229.76	468.03	3,199.87	3,113.50	15,046.45	16,198.19
.....	.....	964.55	352.49	.....	.....	.....	.....
1,406.14	198.19	433.86	427.90	1,150.25	.....	5,484.03	2,755.52
**38,269.38	**11,393.07	.....	.....	138.96	.....	.....	.....
.....
.....
**66,461.90	**46,425.10	.....	.....	.....	.....	.....	.....
2,288.89	1,435.00	8,687.21	3,110.57	.....	.....	.....	.....
152.37	.....	100.00	.....	.....	.....	.....	.....
**92,471.66	**54,242.15	.....	.....	.....	.....	.....	.....
7,690.69	3,008.76	.....	.....	.....	.....	.....	.....
.....
.....
** 22.09	** 19.18	.....	.....	.....	.....	.....	.....
.....
8,823.78	2,705.38	.....	.....	.....	.....	.....	.....
7.60	.....	10.80	.....	.....	.....	.....	.....
.....
.....
635.85	291.03	16.03	.....	1,466.96	54.12	* 3,655.62	40.03
23,395.04	4,577.03	20,008.83	6,900.02	.....	.....	.....	.....
13,943.00	2,778.48	5,773.50	3,437.99	.....	.....	.....	.....
1,766.93	1,603.57	384.09	33.58	2,378.91	6,805.74	8,895.24	5,567.42
3,434.76	144.64	82.35	47.32	1,061.21	.....	6,638.62	3,665.27
.....
.....
10,792.44	4,139.18	3,762.32	1,338.28	1,154.08	85.00	4,571.00	598.16
23,861.30	14,412.04	2,721.45	1,697.50	1,756.26	744.25	.....	.....
134.53	15.71	43.31	68.20	.....	.....	99.72	25.35
5,577.89	416.20	2,379.45	2,946.79	8,924.48	767.30	17,327.02	16,683.77
** 25.00	** 37.97	.....	.....	.....	.....	.....	.....
** 3,275.70	** 1,783.55	.....	.....	.....	.....	.....	.....
.....
\$449,850.85	\$198,797.13	\$ 71,789.22	\$ 31,417.46	\$ 44,498.85	\$ 17,726.86	\$136,718.40	\$ 84,253.63

*Deduct.

MISCELLANEOUS INSURANCE COMPANIES
Statement Showing Auto Liability, Fidelity, Surety and Burglary & Theft Business Transacted in Montana for
the Calendar Year 1923
TABLE "F-2"

NAME	Auto Liability		Fidelity		Surety		Burglary & Theft	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety (Conn.)	\$ 6,737.51	\$ 3,871.20	\$ 5,424.87	\$ 2,213.65	\$ 13,503.91	\$ 40,275.23	\$ 4,524.22	\$ 258.73
Aetna Life (Conn.)	21,272.77	12,845.23						
American Surety (N. Y.)	*		18,126.96	4,702.22	25,003.05	137,532.96	3,062.71	651.28
Continental Casualty (Ind.)	9.32				159.29	*	63.12	
Employers Indemnity (Mo.)	2,982.67	45.50				544.14		
Employers Liability (London)	661.40	8.00	226.66		616.61	1,088.86	18.95	
Federal Surety (Iowa)	1,256.10	70.00	1,788.96	92.50	9,837.00	525.91	207.77	
Fidelity & Casualty (N. Y.)	200.96	4.00	2,261.71	479.76	1,658.26	16,871.16	145.68	
Fidelity & Deposit (Md.)			17,092.35	6,450.43	35,402.70	28,892.73	3,131.79	1,186.24
Georgia Casualty Co. (Ga.)	389.00							
Globe Indemnity Co. (N. Y.)	941.35	813.52	702.21	184.75	1,119.83	4,761.77	667.04	80.56
Hartford Accident & Indemnity (Conn.)	15,174.16	9,650.52	4,276.51	907.12	15,302.93	29,204.15	3,245.90	1,669.19
Indemnity Ins. Co. of America (Pa.)	143.26		1,325.56		1,129.02		93.91	324.21
Independence Indemnity Co. (Pa.)	544.80				405.42		296.20	
Integrity Mutual Casualty (Ill.)	807.00		121.70		285.00		14.41	
London Guarantee & Acc. (Lon.)	5,009.53	4,148.97	1,887.21	.51	6,149.63	15,590.31	524.87	570.00
Maryland Casualty (Md.)	6,288.18	3,256.02	1,455.30	156.25	10,159.77	19,693.83	1,863.06	921.15
Massachusetts Bonding (Mass.)	1,674.95	1,500.00	2,590.00	7.37	1,811.78		1,844.27	103.75
National Surety (N. Y.)			33,726.77	19,854.56	40,204.76	120,083.68	13,442.65	2,057.84
Ocean Accident & Guarantee (London)	1,476.80	821.52	137.50				559.88	
Royal Indemnity (N. Y.)	8,347.65	5,273.22	3,311.08	125.23	11,535.52	2,338.34	2,308.38	1,711.96
Southern Surety (Iowa)		125.00	84.50		4,828.06		125.90	
Standard Accident (Mich.)	9,261.22	4,319.82	91.50		3,050.10		402.93	
Travelers (Conn.)	1,387.40							
United States Casualty (N. Y.)		835.02						
U. S. Fidelity & Guaranty (Md.)	58,760.08	9,449.16	18,133.19	13,110.24	37,504.25	85,910.65	7,012.28	760.22
Totals	\$144,730.20	\$ 57,036.70	\$112,769.54	\$ 47,310.33	\$218,666.89	\$502,225.44	\$ 43,555.92	\$ 10,295.13

*Deduct.

MISCELLANEOUS INSURANCE COMPANIES **TABLE "F-3"**
Statement Showing Automobile & Team Property Damage, Plate Glass, Steam Boiler and Miscellaneous
Business Transacted in Montana for the Calendar Year 1923

NAME	Automobile & Team Property Damage		Plate Glass		Steam Boiler		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety (Conn.).....	\$ 16,303.34	\$ 9,096.77	\$ 6,750.38	\$ 1,674.33	\$	\$	\$† 367.25	\$† 370.55
Employers Indemnity (Mo.).....	2,730.76	2,208.38	2,800.10	547.60				
Employers Liability (London).....	186.94		28.50		202.00			
Federal Surety (Iowa).....	572.37	129.10	1,380.27	519.01				
Fidelity & Casualty (N. Y.).....	15.39				139.65	302.19		
Georgia Casualty Co. (Ga.).....	176.00		339.32					
Globe Indemnity Co. (N. Y.).....	265.88	209.65						
Hartford Accident & Indemnity (Conn.).....	12,086.32	5,939.00	7,109.05	3,157.30				
Hartford Live Stock (N. Y.).....								
Hartford Steam Boiler (Conn.).....					6,609.08	818.40	‡ 6,262.07	‡ 3,817.00
Indemnity Ins. Co. of America (Pa.).....	78.00	6.00	35.04				‡ 859.64	595.88
Independence Indemnity Co. (Pa.).....	291.00							
Integrity Mutual Casualty (Ill.).....	472.09		157.82	152.57				
Lloyds Plate Glass (N. Y.).....			6,430.36	2,835.34				
London Guarantee & Acc. (Lon.).....	3,483.67	1,849.45	22.50					
Maryland Casualty (Md.).....	2,888.35	2,532.24	6,148.67	3,047.01	236.04		57.41	
Massachusetts Bonding (Mass.).....	734.25	184.54	1,054.29	507.10				
New York Plate Glass (N. Y.).....			5,952.69	1,490.83				
Ocean Accident & Guarantee (London).....	530.79	5.00	312.83	152.06				
Royal Indemnity (N. Y.).....	3,909.90	1,400.93	9,411.95	2,863.89	2,096.14		2,096.90	488.75
Southern Surety (Iowa).....		2.00	48.78	55.00				
Standard Accident (Mich.).....	7,676.05	3,758.83	1,056.62	70.00				
United States Casualty (N. Y.).....	294.14	111.51						
U. S. Fidelity & Guaranty (Md.).....	14,528.90	8,256.03	14,741.07	4,586.46			‡ 34.45	
Totals.....	\$ 67,224.14	\$ 35,689.44	\$ 63,780.24	\$ 21,658.50	\$ 9,282.91	\$ 1,120.59	\$ 9,677.72	\$ 5,272.18

†Sprinkler.
‡Live Stock.

MISCELLANEOUS INSURANCE COMPANIES

TABLE "G"

Summary of Statements as to Capital, Surplus, Assets and Liabilities—December 31, 1923

NAME	Paid Up Capital	Admitted Assets	Unpaid Losses	Total Liabilities Including Capital	Surplus Over All Liabilities	Surplus As Regards Policyholders
Aetna Casualty & Surety.....	\$ 2,000,000.00	\$18,999,653.13	\$ 3,883,450.22	\$14,684,414.75	\$ 4,315,238.38	\$ 6,315,238.38
American Surety.....	5,000,000.00	16,539,408.20	3,042,709.99	14,351,955.66	2,187,452.54	7,187,452.54
Benefit Ass'n Ry. Employees.....	Mutual	898,591.95	35,674.55	139,591.40	669,000.55	669,000.55
Continental Casualty.....	2,000,000.00	12,139,500.29	2,382,509.30	11,189,500.29	1,000,000.00	3,000,000.00
Employers Indemnity.....	700,000.00	2,855,153.74	690,118.07	2,449,664.64	405,489.10	1,105,489.10
Employers Liability.....	200,000.00	30,315,433.13	11,616,446.00	22,298,510.46	8,016,922.67	8,216,922.67
Federal Casualty.....	350,000.00	559,904.47	41,356.80	463,812.26	96,092.21	446,092.21
Fidelity & Casualty.....	4,000,000.00	1,465,178.41	147,466.83	1,379,189.91	85,988.50	905,988.50
Fidelity & Deposit.....	5,000,000.00	29,055,191.89	8,716,786.89	24,153,677.10	4,901,514.79	8,901,514.79
Georgia Casualty.....	300,540.00	16,220,336.80	2,737,228.64	14,622,144.07	1,598,192.73	6,598,192.73
Globe Indemnity.....	1,500,000.00	2,549,603.99	668,716.00	2,346,306.70	203,197.29	503,737.29
Hartford Accident & Indemnity.....	1,000,000.00	70,983,301.22	8,156,009.64	17,483,301.22	3,500,000.00	5,000,000.00
Hartford Livestock.....	500,000.00	19,942,894.80	6,775,889.13	16,494,947.23	3,447,947.57	4,447,947.57
Hartford Steam Boiler.....	2,500,000.00	1,213,158.95	59,912.31	996,234.75	216,934.20	716,934.20
Indemnity Ins. Co. of America.....	1,000,000.00	12,166,028.13	318,407.05	8,505,865.46	3,360,162.67	5,860,162.67
Integrity Mutual Casualty.....	1,000,000.00	8,317,136.58	2,097,420.48	6,919,553.94	1,397,582.64	2,397,582.64
Inter-State Business Men's Acc.....	Mutual	3,888,413.63	319,958.97	2,817,072.67	1,071,340.96	2,071,340.96
Lloyds Plate Glass.....	Assessment	1,605,008.26	925,531.41	1,205,008.26	400,000.00	400,000.00
London Guarantee & Accident.....	750,000.00	586,171.93	115,269.63	174,146.40	462,816.67	1,212,816.67
Loyal Protective.....	100,000.00	1,973,989.72	60,373.72	1,511,173.05		
Maryland Casualty.....	5,000,000.00	18,485,696.92	6,900,383.11	16,597,277.25	1,888,419.67	2,638,419.67
Massachusetts Bonding.....	1,500,000.00	739,458.04	135,500.00	467,720.52	271,737.52	371,737.52
Massachusetts Protective.....	500,000.00	32,081,549.26	8,907,896.10	26,475,429.22	5,606,120.04	10,606,120.04
Mutual Benefit Health & Acc.....	Assessment	8,233,148.61	2,237,404.10	6,915,987.28	1,317,161.33	2,817,161.33
National Casualty.....	200,000.00	3,881,247.51	1,099,094.15	3,169,560.30	711,687.21	1,211,687.21
National Surety.....	10,000,000.00	574,079.50	258,628.27	351,016.18	223,063.32	223,063.32
New York Plate Glass.....	500,000.00	637,707.08	47,602.41	445,890.15	191,816.93	391,816.93
North American Accident.....	200,000.00	31,840,223.42	5,253,729.70	27,779,033.11	4,061,190.31	14,061,190.31
Ocean Accident & Guarantee.....	750,000.00	2,113,881.51	42,942.16	1,363,348.67	750,532.84	1,250,532.84
Preferred Accident.....	1,000,000.00	1,344,797.66	234,368.71	1,157,572.01	187,135.65	387,135.65
Royal Indemnity.....	1,000,000.00	19,035,151.18	7,561,838.02	18,334,402.19	700,748.99	1,450,748.99
Southern Surety.....	1,000,000.00	8,765,239.42	1,846,469.58	7,510,929.23	1,254,310.19	2,654,310.19
Standard Accident.....	2,500,000.00	18,940,759.89	7,577,902.00	15,662,782.44	3,277,977.45	4,277,977.45
United States Casualty.....	1,000,000.00	6,595,009.92	1,477,877.55	5,986,192.99	608,816.93	1,608,816.93
U. S. Fidelity & Guaranty.....	5,000,000.00	16,483,081.26	5,468,532.72	14,303,113.53	2,179,967.73	4,679,967.73
Western Casualty.....	200,000.00	8,518,606.78	2,922,775.05	7,437,274.95	1,081,831.83	2,081,831.83
		36,877,874.32	10,706,087.36	31,936,063.74	4,941,810.58	9,941,810.58
		363,855.67	20,011.35	273,914.25	89,911.42	289,911.42

FRATERNAL SOCIETIES

Summary of Statements as to Assets and Liabilities—December 31, 1923

NAME	Admitted Assets	Unpaid Claims	Other Liabilities	Total Liabilities
Aid Association for Lutherans (Wis.)	\$ 3,132,655.15	\$ 4,000.00	\$ 48,999.09	\$ 52,999.09
Ancient Order United Workmen (N. D.)	3,475,332.39	13,254.50	12,844.99	26,099.49
Catholic Knights of America (Mo.)	1,142,246.11	62,782.97	26,996.55	89,779.52
Catholic Order of Foresters (Mo.)	13,406,528.38	203,764.04	4,693.23	214,457.27
Court of Honor Life Association (Ill.)	3,948,631.64	70,825.00	3,877,806.64	3,948,631.64
Croatian League of Illinois (Ill.)	435,292.54	15,440.00	1,026.50	16,466.50
Degree of Honor Protective Association (Minn.)	3,498,907.34	30,769.06	10,617.47	41,386.53
Fraternal Aid Union (Kansas)	6,423,670.35	260,218.09	4,290,556.35	4,550,774.44
Grand Aerie F. O. E. (Mo.)	1,129,920.54	10,000.00	8,992.01	18,992.01
Grand Carniolian Slovenian Catholic Union (Ill.)	1,169,755.01	20,067.33	578.31	20,645.64
Homesteaders Life Ass'n. (Iowa)	871,794.33	30,695.30	42,768.24	73,464.54
Independent Order of Foresters (Canada)	40,001,411.00	275,817.27	38,849,315.42	39,125,132.69
Knights of Columbus (Conn.)	18,338,430.81	260,668.30	25,000.00	285,668.30
Knights of Pythias (Ind.)	16,679,027.09	240,478.23	14,570,795.60	14,811,273.83
Ladies Catholic Benevolent Association (Pa.)	9,344,479.11	105,357.88	4,836.34	110,194.22
Ladies of the Macabees (Mich.)	2,502,601.16	98,623.40	19,605.40	118,228.80
Lutheran Brotherhood (Minn.)	237,789.34	482,855.77	176,506.59	176,506.59
Macabees (Mich.)	19,047,150.60	397,411.83	673,036.63	1,156,892.40
Modern Brotherhood of America (Iowa)	6,668,297.48	2,368,152.68	24,173.70	421,585.53
Modern Woodmen of America (Ill.)	38,656,809.19	2,368,152.68	138,654.20	2,506,806.88
National Croatian Society (Pa.)	1,632,634.25	43,960.00	1,020.19	44,980.19
National Slovak Society (Pa.)	2,547,199.33	79,648.52	173,534.64	253,183.16
National Union Assurance Society (Ohio)	4,856,710.97	236,598.00	4,620,112.97	4,856,710.97
Neighbors of Woodcraft (Ore.)	3,585,099.74	91,408.00	9,855.42	101,263.42
Railway Mail Association (N. H.)	199,268.93	6,845.50	.....	6,845.50
Royal Arcanum (Mass.)	14,934,264.53	497,115.96	6,888.21	504,004.17
Royal Highlanders (Neb.)	2,186,912.23	26,600.00	.....	26,600.00
Royal Neighbors (Ill.)	16,680,226.12	403,783.72	35,800.00	439,583.72
Security Benefit Association (Kansas)	3,363,646.43	525,860.71	296,245.77	822,106.48
Sons of Norway (Minn.)	627,093.37	3,100.00	.....	3,100.00
South Slavonic Catholic Union (Minn.)	636,964.87	6,284.60	46,982.82	53,267.42
United Artisans (Ore.)	1,829,279.49	11,500.00	3,568.72	15,068.72
United Commercial Travelers (Ohio)	1,803,207.79	273,505.70	1,114.53	274,620.23
United Order of Americans (Wis.)	593,686.54	24,750.00	7,466.32	32,216.32
Western Bohemian Fraternal Association (Iowa)	1,718,803.53	8,626.00	.....	8,626.00
Woman's Benefit Assn. of the Macabees (Mich.)	19,556,831.47	276,255.42	134,726.52	410,951.94
Woodmen of the World (Colo.)	10,035,979.89	387,200.00	55,815.31	443,015.31
Yeomen, Brotherhood of American (Iowa)	5,587,686.82	861,138.31	2,009,840.50	2,870,978.81

F R A T E R N A L Statement Showing Total and Montana Business for the Cal

NAME	Total Benefit Certificates	
	1922	
	No.	Amount
Aid Association for Lutherans (Wis.).....	28,583	\$ 26,258,018.00
Ancient Order United Workmen (N. D.).....	15,320	25,997,795.00
Catholic Knights of America (Mo.).....	18,814	18,780,391.49
Catholic Order of Foresters (Mo.).....	132,100	128,171,671.00
Court of Honor Life Ass'n. (Ill.).....	68,648	78,562,027.00
Croatian League of Illinois (Ill.).....	10,767	8,871,600.00
Degree of Honor Protective Ass'n. (Minn.).....	39,253	34,276,457.25
Fraternal Aid Union (Kansas).....	79,045	86,172,053.00
Grand Aerie F. O. E. (Mo.).....	2,516	2,990,000.00
Grand Carniolian Slovenian Cath. Union (Ill.).....	12,641	11,077,750.00
Homesteaders Life Ass'n. (Iowa).....	23,621	32,167,000.00
Independent Order of Foresters (Canada).....	159,722	154,108,115.00
Knights of Columbus (Conn.).....	223,149	241,295,111.33
Knights of Pythias (Ind.).....	85,537	114,878,254.00
Ladies Catholic Benevolent Ass'n. (Pa.).....	110,799	86,666,787.50
Ladies of the Maccabees (Mich.).....	45,384	33,490,500.00
Lutheran Brotherhood (Minn.).....	2,214	3,676,000.00
Maccabees (Mich.).....	245,589	285,872,322.00
Modern Brotherhood of America (Iowa).....	48,610	56,044,467.06
Modern Woodmen of America (Ill.).....	1,074,118	1,631,457,500.00
National Croatian Society (Pa.).....	39,589	31,275,500.00
National Slovak Society (Pa.).....	38,967	29,322,250.00
National Union Assurance Society (Ohio).....	35,118	57,098,958.00
Neighbors of Woodcraft (Ore.).....	52,857	64,409,700.00
Railway Mail Association (N. H.).....	16,189	64,756,000.00
Royal Arcanum (Mass.).....	126,874	203,438,625.00
Royal Highlanders (Neb.).....	20,768	27,887,300.00
Royal Neighbors (Ill.).....	404,278	400,897,500.00
Security Benefit Association (Kansas).....	227,835	266,911,749.00
Sons of Norway (Minn.).....	7,268	4,920,800.00
South Slavonic Catholic Union (Minn.).....	8,575	7,128,250.00
United Artisans (Ore.).....	17,157	18,941,536.00
United Commercial Travelers (Ohio).....	105,997	529,985,000.00
United Order of Americans (Wis.).....	10,453	9,781,116.67
Western Bohemian Fraternal Ass'n. (Iowa).....	20,616	18,140,343.50
Woman's Benefit Ass'n. of the Maccabees (Mich.).....	236,333	188,549,475.35
Woodmen of the World (Colo.).....	136,073	219,883,200.00
Yeomen, Brotherhood of America n(Iowa).....	208,782	261,815,150.00
Totals.....	4,140,159	\$5,465,956,273.15

SOCIETIES **TABLE "I"**
endar Year 1923 and Exhibiting Comparisons With Previous Year

In Force December 31		Benefit Certificates in Force in Montana December 31				Received from Montana Members 1923
1923		1922		1923		
No.	Amount	No.	Amount	No.	Amount	
33,329	\$ 32,029,110.00	.....	\$ .....	.....	\$ .....
16,925	28,406,376.00	1,717	3,513,918.91	1,957	3,153,000.00	71,250.67
17,921	17,330,677.01	45	61,250.00	38	52,750.00	1,464.75
127,461	122,863,489.00	414	530,000.00	403	524,000.00	15,711.88
67,678	76,526,269.00	225	244,000.00	156	171,500.00	3,826.11
11,641	9,794,200.00	173	142,400.00	184	153,600.00	4,061.07
42,575	37,512,656.25	1,166	1,219,597.00	1,371	1,426,491.00	29,902.36
80,532	86,084,031.00	199	289,411.00	198	294,811.00	11,289.00
3,623	4,125,070.50	7	10,000.00	13	17,500.00	246.23
13,682	11,996,750.00	343	321,000.00	349	327,000.00	9,689.37
21,619	29,111,398.00	143	219,000.00	97	148,000.00	2,727.53
154,735	149,325,940.00	74	123,000.00	63	103,500.00	1,964.00
229,333	249,172,196.33	1,305	1,699,157.00	1,383	1,848,507.00	23,565.75
87,436	117,408,654.00	391	578,831.00	466	667,742.00	15,125.54
106,053	82,383,110.00	827	772,480.00	782	729,480.00	20,427.51
45,594	33,663,500.00	423	445,500.00	452	487,750.00	8,226.00
2,495	4,112,500.00	12	20,000.00	15	27,000.00	602.72
190,991	211,256,279.76	785	1,619,675.00	571	930,460.54	38,378.00
47,750	54,951,125.82	274	365,316.60	265	350,333.25	7,890.83
1,105,877	1,664,454,000.00	6,385	11,506,000.00	6,900	12,145,000.00	183,328.27
42,962	34,490,200.00	1,263	971,900.00	1,306	1,022,500.00	25,185.97
39,736	30,125,750.00	203	158,950.00	195	151,950.00	2,873.32
31,270	48,374,910.00	44	132,500.00	32	75,500.00	7,409.66
56,836	69,058,200.00	3,775	5,579,700.00	3,878	5,709,100.00	63,241.01
17,273	69,092,000.00	108	432,000.00	105	420,000.00	861.60
121,556	194,145,768.00	41	97,500.00	39	95,500.00	3,054.74
20,492	27,373,050.00	1,235	1,860,700.00	1,231	1,838,250.00	44,544.40
428,077	419,679,000.00	2,682	2,992,250.00	3,021	3,314,250.00	53,424.77
212,729	247,191,992.00	2,051	3,584,500.00	1,917	3,283,000.00	57,866.93
7,619	5,500,000.00	51	80,900.00	52	77,400.00	2,034.72
9,328	7,749,500.00	247	215,000.00	278	240,000.00	7,717.79
16,715	18,035,115.00	136	188,500.00	130	181,657.00	3,748.68
109,563	547,815,000.00	598	2,990,000.00	589	2,945,000.00	6,215.00
10,285	9,585,166.67	.....	.....	.....	.....	.....
21,494	18,793,343.50	67	71,000.00	70	74,500.00	1,044.96
231,167	185,474,999.55	2,488	2,878,476.31	2,480	2,864,476.31	50,480.30
138,092	222,507,800.00	6,056	11,733,400.00	5,871	11,471,300.00	154,910.26
176,978	212,910,550.00	3,945	6,625,025.00	3,150	4,154,625.00	75,557.57
4,099,422	\$ 5,390,409,677.39	39,898	\$63,513,918.91	40,007	\$61,477,433.10	\$ 1,009,849.27

F R A T E R N A L Statement Showing Total and Montana Business for the Cal

NAME	Death Claims Incurred, 1923			
	Total		Montana	
	No.	Amount	No.	Amount
Aid Ass'n. for Lutherans (Wis.).....	127	\$ 99,883.36	.....	\$ .....
Ancient Order United Workmen (N. D.).....	83	152,812.00	5	8,500.00
Catholic Knights of America (Mo.).....	363	506,524.98	3	4,000.00
Catholic Order of Foresters (Mo.).....	1,689	1,702,175.00	4	5,720.00
Court of Honor Life Ass'n. (Ill.).....	837	1,089,950.00	.....	.....
Croatian League of Illinois (Ill.).....	105	86,800.00	3	2,400.00
Degree of Honor Protective Ass'n. (Minn.).....	407	366,545.00	21	19,881.00
Fraternal Aid Union (Kansas).....	1,764	1,854,888.19	4	6,600.00
Grand Aerie F. O. E. (Mo.).....	19	19,500.00	.....	.....
Grand Carniolian Slovenian Cath. Union (Ill.).....	147	132,750.00	9	8,500.00
Homesteaders Life Ass'n. (Iowa).....	248	290,984.75	.....	.....
Independent Order of Foresters (Canada).....	1,941	2,048,782.23	1	5,000.00
Knights of Columbus (Conn.).....	1,478	1,609,307.00	5	7,000.00
Knights of Pythias (Ind.).....	1,184	1,732,845.17	11	17,000.00
Ladies Catholic Benevolent Ass'n. (Pa.).....	1,792	1,494,142.50	12	11,500.00
Ladies of the Maccabees (Mich.).....	533	421,750.00	3	3,000.00
Lutheran Brotherhood (Minn.).....	7	12,000.00	.....	.....
Maccabees (Mich.).....	3,843	4,695,122.94	11	20,401.33
Modern Brotherhood of America (Iowa).....	654	705,372.20	6	8,000.00
Modern Woodmen of America (Ill.).....	11,368	19,378,000.00	53	97,000.00
National Croatian Society (Pa.).....	471	369,500.00	24	18,400.00
National Slovak Society (Pa.).....	469	358,875.00	3	2,000.00
National Union Assurance Society (Ohio).....	812	1,647,218.74	1	3,000.00
Neighbors of Woodcraft (Ore.).....	606	687,000.00	42	54,600.00
Railway Mail Association (N. H.).....	17	67,886.00	.....	.....
Royal Arcanum (Mass.).....	2,608	4,717,013.99	.....	.....
Royal Highlanders (Neb.).....	179	244,150.00	7	9,600.00
Royal Neighbors (Ill.).....	3,022	2,977,500.00	21	21,000.00
Security Benefit Association (Kansas).....	2,646	3,122,840.13	29	54,510.30
Sons of Norway (Minn.).....	63	34,900.00	.....	.....
South Slavonic Catholic Union (Minn.).....	90	75,750.00	1	1,000.00
United Artisans (Ore.).....	198	229,250.00	4	5,500.00
United Commercial Travelers (Ohio).....	78	326,610.00	.....	.....
United Order of Americans (Wis.).....	166	174,750.00	.....	.....
Western Bohemian Fraternal Ass'n. (Iowa).....	183	159,250.00	.....	.....
Woman's Benefit Ass'n. of the Maccabees (Mich.).....	2,269	1,859,095.03	22	27,500.00
Woodmen of the World (Colo.).....	1,577	2,797,083.17	73	156,000.00
Yeomen, Brotherhood of American (Iowa).....	1,954	2,291,494.33	41	51,865.30
Totals.....	45,997	\$60,540,301.71	419	\$629,477.93

SOCIETIES (Continued) TABLE "I"
endar Year 1923 and Exhibiting Comparisons With Previous Year

Death Claims Paid, 1923				Death Claims Unpaid, Dec. 31, 1923			
Total		Montana		Total		Montana	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
128	\$ 102,408.50	....	\$ .....	6	\$ 4,000.00	....	\$ .....
81	158,406.00	4	6,500.00	7	9,406.00	1	2,000.00
356	445,522.03	3	2,769.50	....	....	....	....
1,689	1,695,434.38	5	6,720.00	206	209,764.04	1	2,000.00
861	1,113,343.37	....	....	38	43,825.00	....	....
114	91,231.53	3	2,400.00	15	10,780.00	....	....
411	373,944.94	21	19,881.00	24	19,600.56	1	1,000.00
1,796	1,875,720.48	5	8,280.00	209	211,494.64	....	....
15	14,500.00	....	....	7	7,500.00	....	....
100	129,268.34	9	6,825.00	52	18,986.33	2	1,800.00
257	306,138.75	1	1,726.75	22	26,940.00	....	....
1,948	2,053,804.08	2	8,000.00	70	66,795.35	....	....
1,440	1,567,917.02	4	5,000.00	224	239,768.30	1	2,000.00
1,174	1,707,454.00	13	18,479.00	111	217,079.25	....	....
1,769	1,481,567.13	12	11,500.00	134	84,957.88	....	....
530	398,009.64	3	3,000.00	36	28,931.22	....	....
7	12,000.00	....	....	....	....	....	....
3,889	4,721,386.89	13	21,001.33	87	101,323.02	....	....
632	661,450.15	6	8,000.00	97	125,042.16	....	....
11,292	19,263,100.45	54	100,431.00	1,090	1,810,652.68	8	13,000.00
474	377,920.27	24	19,662.60	80	36,153.84	4	1,187.40
474	355,982.33	2	1,000.00	119	72,388.52	2	1,735.00
796	1,623,381.74	2	6,000.00	102	204,098.00	....	....
594	664,317.00	40	50,100.00	49	59,708.00	5	7,000.00
15	61,739.58	....	....	1	4,000.00	....	....
2,600	4,685,539.23	....	....	212	403,361.96	....	....
182	244,552.48	9	12,600.00	11	13,100.00	....	....
3,041	2,983,697.38	19	18,500.00	405	372,033.72	8	7,750.00
2,646	2,959,852.33	28	48,810.30	429	522,500.00	7	14,000.00
61	33,133.33	....	....	4	3,100.00	....	....
92	75,700.00	1	1,000.00	3	3,000.00	....	....
197	213,683.00	4	5,500.00	10	11,500.00	....	....
25	196,562.50	....	....	25	196,562.50	....	....
163	168,106.02	....	....	23	24,750.00	....	....
182	153,625.00	....	....	3	2,876.00	....	....
2,233	1,780,525.70	21	27,000.00	240	213,989.42	6	7,500.00
1,539	2,738,978.36	68	142,395.19	200	320,500.00	11	23,000.00
2,071	2,327,223.60	42	50,648.81	137	158,888.05	6	8,464.90
45,874	\$59,817,128.43	418	\$613,730.48	4,488	\$ 5,859,356.44	63	\$ 92,437.30

STATEMENT OF MUTUAL RURAL INSURANCE COMPANIES **TABLE "J"**
Organized and Operating Under Provisions of Sections 6185 to 6205—Revised Codes 1921—December 31, 1923

NAME	Amount of Insurance in Force.....	Number of Members.....	Number of Assessments During Year.....	Amount of Losses Paid.....	Amount of Losses Unpaid..	Number of Members Withdrawn During Year.....	Number of Members Admitted During Year.....	Expenses During Year.....	Cash on Hand Dec. 31, 1923.....
Cascade County Farmers' Mutual Fire Insurance Co., Great Falls, Mont.	\$ 480,360.00	186	1	\$ 1,150.00	\$	6	57	\$ 1,309.26	\$ 621.00
*Equity Farmers' Mutual Insurance Co. of Hill County, Ruidyard, Mont. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Farmers' Mutual Fire Ins. Co. of Sheridan and Roosevelt Counties, Dagmar, Mont.	2,275,265.00	889	2	8,555.00	.....	55	90	1,450.10	266.76
Farmers' Mutual Fire & Lightning Ins. Ass'n. of Fergus County, Levistown, Mont.	1,103,320.00	321	1	451.45	1,768.00	29	37	1,060.98	1,500.00
Farmers' Mutual Fire & Lightning Ins. Co. of Wibaux, Fallon, Dawson, Custer and Richland Counties, Wibaux, Mont.	692,667.00	285	1	1,930.95	2,400.00	67	91	561.64	522.43
Farmers' Mutual Fire Insurance Association of Ravalli County, Corvallis, Mont.	499,355.00	230	1	1,445.00	.....	3	14	146.50	910.29
Finnish Mutual Fire Insurance Company of Carlton County, Red Lodge, Mont.	232,919.00	121	.....	.....	.....	4	5	57.75	464.62
Flathead Farmers' Mutual Insurance Company of Kalispell, Kalispell, Mont.	1,795,111.32	838	1	2,954.55	.....	52	84	1,408.96	1,788.24
Mutual Fire & Lightning Insurance Company of Richland County, Sidney, Mont.	355,822.25	162	1	61.25	3,180.00	54	54	491.03	2,151.15
Rural Mutual Fire Insurance Company of Missoula County, Missoula, Mont.	296,926.66	128	1	41.30	1,500.00	2	1	116.76	449.94
Toole County Farmers' Union Mutual Rural Fire Insurance Company, Shelby, Mont.	156,238.00	122	1	390.00	.....	30	47	305.20	1,586.63
*Yellowstone County Mutual Rural Insurance Association, Billings, Mont. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.	\$7,857,984.23	3,282	10	\$16,979.50	\$ 8,548.00	302	480	\$ 6,908.18	\$10,261.06

*Unable to secure statement.

EXHIBIT NO. I.

*Business Transacted in Montana by Fire Insurance Companies, 1905-1923 Inclusive

Year	No. Companies Re- porting	Net Risks Written in Montana	Net Premiums Received in Montana	Net Losses in Montana		Ratio of Net Losses Incurred to Net Prem- iums Received
				Paid	Incurred	
1905	84	\$ 55,897,194.31	\$ 1,193,942.21	\$ 807,936.19	\$ 862,011.00	72.2
1906	85	55,373,412.38	1,340,348.38	518,862.76	477,730.65	35.6
1907	81	58,396,146.66	1,314,510.65	315,211.65	460,071.48	35
1908	78	60,766,489.41	1,392,333.13	483,002.61	451,470.13	32.4
1909	82	70,628,600.45	1,562,862.02	384,250.57	388,939.05	24.9
1910	91	90,532,354.43	1,756,081.48	548,559.52	552,653.79	31.5
1911	90	85,049,823.31	1,806,999.11	647,686.92	757,046.31	41.9
1912	94	90,349,868.46	1,896,058.61	1,098,795.46	1,075,119.27	56.7
1913	96	91,391,078.35	1,996,300.48	1,047,249.86	1,072,820.76	53.7
1914	97	107,697,848.51	2,375,593.42	949,393.42	959,945.82	40.4
1915	103	122,627,677.48	2,561,942.05	1,303,850.32	1,301,474.11	50.8
1916	114	153,774,263.99	3,414,296.27	1,728,202.28	1,773,732.28	52.
1917	118	197,210,071.40	4,060,859.47	1,478,880.65	1,594,407.82	39.3
1918	125	210,526,043.64	4,088,686.46	2,016,325.34	2,105,558.83	51.5
1919	131	219,517,355.81	4,519,042.37	2,570,044.78	2,835,039.85	62.7
1920	144	296,784,948.89	6,630,620.50	3,556,773.64	3,523,054.07	53.1
1921	144	254,038,731.09	4,621,556.47	3,226,048.34	3,555,418.19	76.9
1922	144	278,406,993.74	4,421,708.06	2,763,225.08	2,838,486.28	64.2
1923	154	267,838,085.00	4,418,336.35	2,697,293.63	2,435,173.87	55.1
Totals....		\$2,766,806,987.31	\$55,372,076.49	\$28,141,593.02	\$29,020,153.56	52.4%

*Includes all classes of insurance written by fire companies.

Ratio of Net Losses Paid to Net Premiums Received for Period of Nineteen Years—50.8%

EXHIBIT NO. II.

*Fire Business Transacted in Montana 1914-1923, Inclusive

Year	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio of Net Losses Incurred to Net Premi- ums Received
1914	\$102,937,464.85	\$ 2,171,292.74	\$ 888,593.15	\$ 884,901.14	40.9
1915	107,406,859.15	2,235,757.73	1,060,322.77	1,056,953.71	47.4
1916	124,028,394.76	2,542,655.42	1,070,154.19	1,032,045.86	42.1
1917	154,346,999.40	3,106,271.30	1,246,936.01	1,160,550.82	40.1
1918	163,876,679.69	3,306,988.99	1,329,338.46	1,332,749.67	40.1
1919	167,238,397.19	4,035,967.19	2,555,124.75	2,265,573.47	63.3
1920	219,768,919.48	4,300,905.47	2,041,272.51	2,128,171.40	47.5
1921	188,526,607.00	3,495,824.65	2,461,661.51	2,187,558.58	70.4
1922	222,182,246.17	3,482,276.43	2,197,813.05	2,130,365.66	63.1
1923	207,927,980.00	3,529,635.29	1,593,792.48	1,917,117.11	45.2

*Prior to 1914 this business was not separately reported. (See Exhibit No. 1.)

EXHIBIT NO. III.

*Automobile Insurance Transacted in Montana 1914-1923, Inclusive

Year	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio of Net Losses Incurred to Net Premi- ums Received
1914	\$ 728,463.00	\$ 13,525.27	\$ 15,714.57	\$ 9,019.23	116.2
1915	2,146,512.00	23,023.00	14,029.03	19,634.71	60.9
1916	5,904,811.76	58,188.92	36,185.66	34,970.08	62.2
1917	15,864,459.00	124,395.22	92,482.56	75,382.29	74.3
1918	11,612,143.00	136,617.79	64,058.30	64,681.36	46.9
1919	12,811,047.00	199,625.59	111,641.87	102,677.82	55.9
1920	17,321,758.00	255,341.89	184,711.64	151,311.67	72.3
1921	17,544,028.00	249,941.61	362,717.89	327,759.49	145.1
1922	12,295,360.00	204,554.85	165,353.99	193,277.68	80.8
1923	20,200,641.00	274,038.65	131,628.44	150,981.19	48.0

*Prior to 1914 this business was not separately reported. (See Exhibit No. 1.)

EXHIBIT NO. IV.

*Hail and Tornado Insurance Transacted in Montana by Fire Companies, 1914-1923, Inclusive

Year	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio of Net Losses Incurred to Net Premi- ums Received
1914	\$ 3,099,324.72	\$ 256,174.29	\$ 85,725.84	\$ 83,938.25	33.5
1915	5,380,645.53	412,118.94	320,106.63	320,143.38	77.7
1916	14,776,541.26	1,164,961.70	943,357.10	937,061.86	81.0
1917	16,033,257.44	1,213,584.32	293,057.76	295,766.98	14.1
1918	13,898,250.74	937,406.37	1,023,983.11	940,803.86	109.2
1919	9,736,197.91	293,055.01	171,813.74	209,035.53	58.6
1920	21,876,500.41	1,991,370.89	1,103,968.76	1,083,621.58	55.4
1921	10,153,759.09	854,945.03	719,479.94	655,032.93	84.4
1922	9,587,799.57	705,205.50	458,294.23	424,612.42	64.9
1923	8,642,749.00	588,247.09	705,460.07	624,855.92	119.9

*Prior to 1914 this business was not separately reported. (See Exhibit No. 1.)

EXHIBIT NO. V.

*Miscellaneous Insurance Transacted in Montana by Fire Companies, 1914-1923, Inclusive

Year	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio of Net Losses Incurred to Net Premi- ums Received
1914	\$ 1,808,707.00	\$ 7,015.97	\$ 1,531.04	\$ 3,154.37	21.8
1915	9,201,395.00	6,524.03	2,028.02	2,130.86	31.1
1916	13,603,168.00	6,311.24	1,019.05	1,108.20	16.1
1917	16,451,519.00	31,865.61	77,562.65	62,811.72	243.4
1918	25,622,684.00	10,089.93	8,127.25	8,038.74	80.5
1919	30,817,489.00	23,075.91	9,217.92	5,516.39	39.9
1920	37,817,771.00	83,002.25	193,101.16	193,678.99	232.6
1921	37,814,337.00	20,845.18	11,558.85	55,667.34	55.4
1922	34,341,588.00	29,671.28	17,025.01	14,969.32	57.4
1923	31,066,715.00	26,415.32	4,292.88	4,339.41	16.2

*Prior to 1914 this business was not separately reported. (See Exhibit No. 1.)

*Includes Marine and Inland, Parcel Post, Sprinkler Leakage and Acreage.

Business Transacted in Montana by Life Insurance Companies, 1914-1923, inclusive

Year	Insurance Written		Premiums Received		Losses Incurred		Losses Paid		Insurance in Force	
	No. of Policies	Amount			Number	Amount	Number	Amount	No. of Policies	Amount
1914	9,894	\$20,462,246.62	\$ 2,969,764.12		395	\$1,121,258.92	404	\$1,127,302.44	43,448	\$ 94,192,610.65
1915	11,419	22,293,368.67	3,254,982.55		445	911,961.44	424	883,214.95	49,093	103,644,433.37
1916	13,871	28,619,245.01	3,634,145.67		478	1,067,525.88	479	1,084,550.87	57,019	120,298,070.19
1917	16,691	35,300,364.09	4,195,970.87		567	1,097,921.34	561	1,043,988.58	66,444	141,034,432.98
1918	14,476	31,756,398.34	4,398,060.38		1,114	2,297,627.65	896	1,892,151.22	67,603	144,642,075.19
1919	19,693	49,076,951.19	5,398,610.08		848	1,750,470.55	1,044	2,094,319.88	77,642	173,131,424.81
1920	17,765	43,472,649.32	5,809,617.01		801	1,529,007.39	796	1,558,016.18	82,511	188,307,452.49
1921	13,726	32,336,413.41	5,290,818.12		690	1,399,398.94	727	1,469,575.01	81,171	183,720,572.09
1922	11,213	28,379,081.52	5,532,476.10		781	1,464,753.00	754	1,438,132.15	79,880	180,170,285.96
1923	12,944	33,931,679.47	5,228,919.38		773	1,361,249.63	784	1,352,008.02	81,974	183,903,902.68

EXHIBIT NO. VII.

Business Transacted in Montana by Miscellaneous Insurance Companies, 1914-1923, Inclusive

Year	Accident and Health		Fidelity and Surety		Liability		Workmen's Compensation		Plate Glass	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
1914	\$228,529.15	\$121,011.73	\$130,155.16	\$ 19,309.54	\$169,622.34	\$ 79,397.47	\$ 5,048.50	\$ 273.60	\$ 33,648.69	\$ 15,279.27
1915	235,884.22	103,893.47	172,561.67	39,499.01	113,839.97	60,318.76	145,549.86	9,573.57	36,899.38	15,043.01
1916	361,663.50	130,264.18	213,350.44	73,123.82	73,739.01	38,017.88	285,019.55	78,267.46	37,389.11	20,209.19
1917	356,960.95	187,972.21	265,276.55	52,493.17	107,037.65	17,800.66	305,655.47	154,702.94	47,163.30	23,368.81
1918	288,405.47	131,527.77	266,098.38	67,364.39	114,205.18	29,053.91	228,383.30	66,819.52	49,425.90	26,922.06
1919	285,521.32	121,095.89	311,604.31	82,800.10	142,602.55	32,697.28	189,486.54	49,461.76	59,168.65	28,467.83
1920	389,060.33	146,353.98	374,463.68	36,413.02	169,626.32	33,997.24	180,624.35	75,830.29	97,548.98	49,991.08
1921	377,342.53	145,401.31	383,051.83	141,475.30	141,475.30	67,359.52	144,827.60	73,089.71	74,651.84	34,657.82
1922	382,865.53	169,373.42	340,897.88	292,873.68	168,697.38	34,408.25	115,744.74	68,203.15	68,110.74	21,142.14
1923	521,640.07	230,214.59	331,435.43	549,535.77	189,229.05	74,763.56	136,718.40	84,258.63	63,780.24	21,658.50
Year	Steam Boiler		Burglary and Theft		Sprinkler		Automobile and Team Property Damage		Livestock	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
1914	\$ 1,269.33	\$ 32.35	\$ 8,039.42	\$ 5,124.13	\$ 73.29	\$ 9.60	\$ 7,039.05	\$ 4,391.96	\$ 27,485.17	\$ 8,168.00
1915	5,379.59		10,108.49	3,106.45	438.76	336.00	9,904.58	6,224.10	35,204.03	22,422.50
1916	6,684.26	71.00	10,361.39	728.32			14,585.35	47,531.59	30,980.00	30,980.00
1917	7,981.54		13,179.37	1,650.87	311.04	235.82	33,767.38	14,562.19	80,581.66	48,562.83
1918	7,840.15	625.00	19,725.06	4,505.98	720.14	1,560.07	37,922.36	21,694.35	45,021.53	22,733.45
1919	6,610.22		33,139.61	11,449.59	868.85	240.20	47,023.32	32,349.84	30,374.45	28,700.00
1920	10,191.23		29,342.17	15,354.71	652.96	881.10	65,421.55	38,708.59	13,115.39	18,920.00
1921	17,098.15		43,927.93	16,541.88	262.42	261.43	60,839.77	50,704.27	5,971.93	6,985.00
1922	7,655.13		40,325.57	10,846.43	559.18	297.83	57,587.62	30,007.81	3,865.56	4,600.00
1923	9,282.91	1,120.59	43,555.92	10,295.13	401.70	370.55	67,224.14	35,689.44	6,262.07	3,817.00

*Not reported separately.

EXHIBIT NO. VIII. Business Transacted in Montana by Fraternal Societies, 1914-1923, Inclusive

Year	Benefit Certificates in Force December 31		Received From Montana Members	Death Claims Incurred		Death Claims Paid		Death Claims Unpaid December 31	
	No.	Amount		No.	Amount	No.	Amount	No.	Amount
1914	32,827	\$54,355,539.29	*	430	\$561,290.56	410	\$529,798.82	70	\$72,979.37
1915	36,390	56,169,897.62		411	667,732.30	403	627,187.53	52	90,354.15
1916	38,620	57,227,311.65		454	728,623.75	413	665,980.63	71	111,703.95
1917	41,568	61,443,512.65		645	1,011,231.05	494	783,150.79	224	321,230.00
1918	42,203	52,269,336.65							
1919	45,679	66,765,367.30		500	782,849.30	640	967,863.09	75	106,329.38
1920	45,254	67,427,240.99		441	689,338.45	440	665,765.18	71	90,860.73
1921	44,527	65,057,554.61		441	666,015.50	427	669,555.32	52	81,797.53
1922	43,484	65,669,818.91		452	713,895.83	444	695,562.30	64	88,611.94
1923	40,007	61,477,433.10		419	629,477.93	418	613,730.48	63	92,437.30

*1914 data unavailable.



